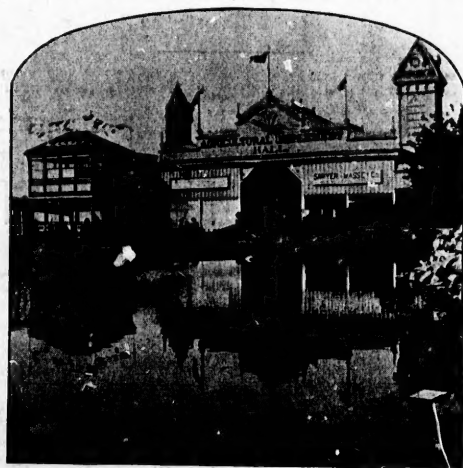


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September 2nd to 14th
1895



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Investments in Canada, over - 11,500,000

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with RESERVE BONUS PROFITS**

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OF THE

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Comparative Statement of Fairs For 1894

			NO. OF VISITORS.
Toronto, Canada,	-		285,000
Illinois State Fair,	-	-	110,000
Trenton, N.J., Inter State,	-	-	90,000
Montreal, Canada,	-	-	80,000
London, “	-	-	72,000
Ottawa, “	-	-	68,000
Michigan State, Detroit,	-	-	64,000
Ohio State, Columbus,	-	-	54,000
Nebraska State, Lincoln,	-	-	53,000
Virginia State, Richmond,	-	-	48,000
New York State, Syracuse,	-	-	34,000



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Lager Delivery Wagons, Brewery Wagons and Lorries Built to Order. Street
Sprinklers, Fire Apparatus of every description, and Chemical
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Ask for Charles Wilson's famous "Squirrel" Brand of Ginger Ale, and
all Fruit Flavored Drinks. They are the Best. For sale by
all the leading grocers, hotels and restaurants.



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At the same time it will pay everyone coming to Toronto to visit us at our temporary premises, 84, 86, 88, 90 Yonge Street. There will be found no lack of goods on shelves and counters, and everything, almost, that mortal may want will be found here. In fact we are overcrowded, and at present we are pursuing the plan of getting down the volume of stock that this congestion may be relieved, and have made prices unusually tempting.

A SPECIAL DEPARTMENT

will be opened in the new store under the patronage of Her Excellency Lady Aberdeen, where the Laces and other manufactures of the **IRISH INDUSTRIES ASSOCIATION of DUBLIN,** will be kept for sale.

R. SIMPSON, TEMPORARY PREMISES 84, 86, 88, 90 YONGE ST., TORONTO

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51 KING W.



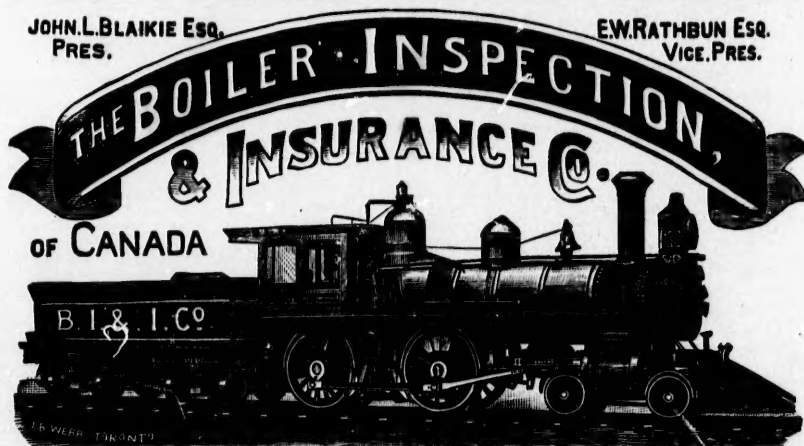
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68 JARVIS

HOT MEALS ALSO AT
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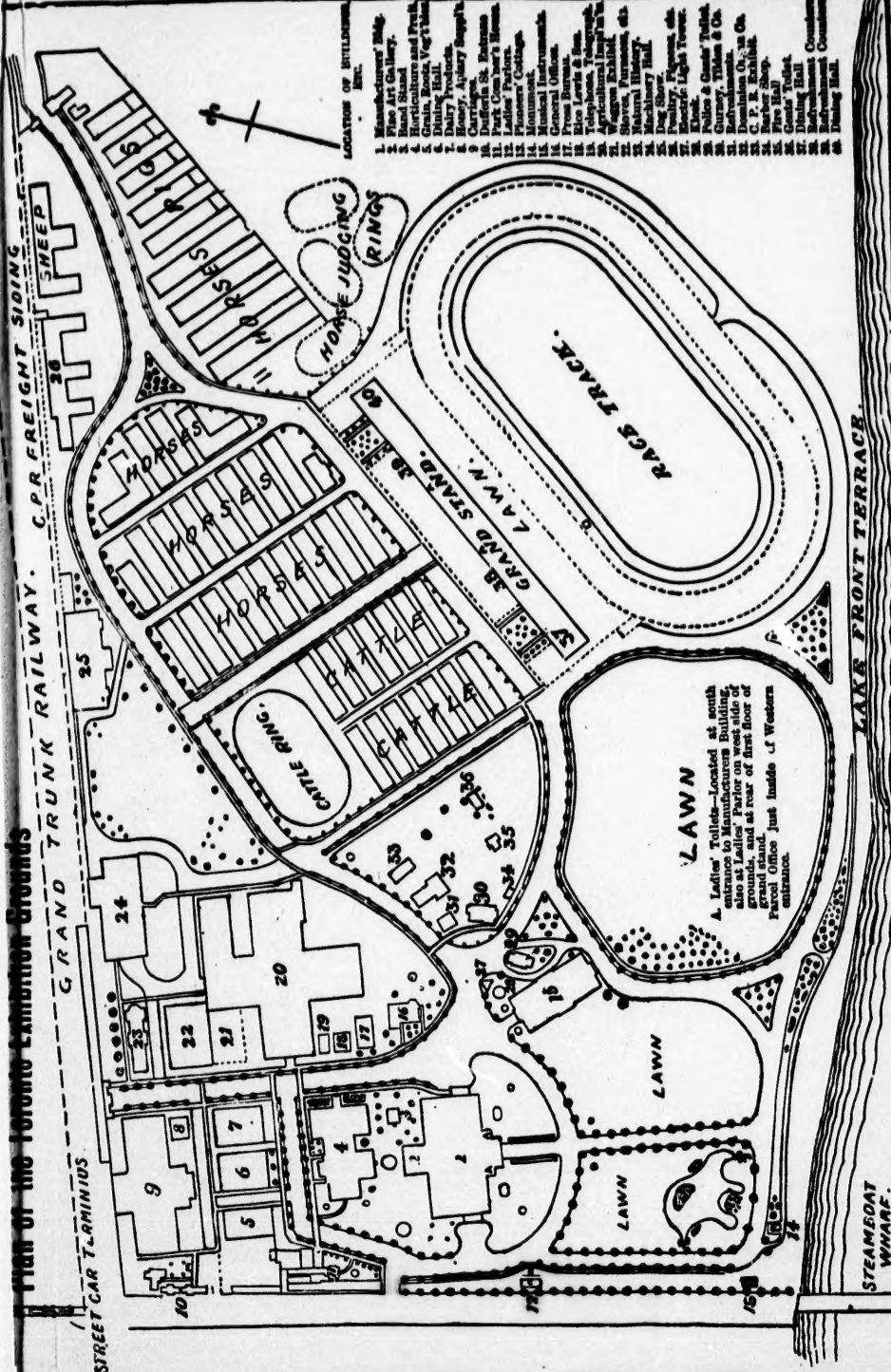
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DELICATE, NOURISHING FOOD.

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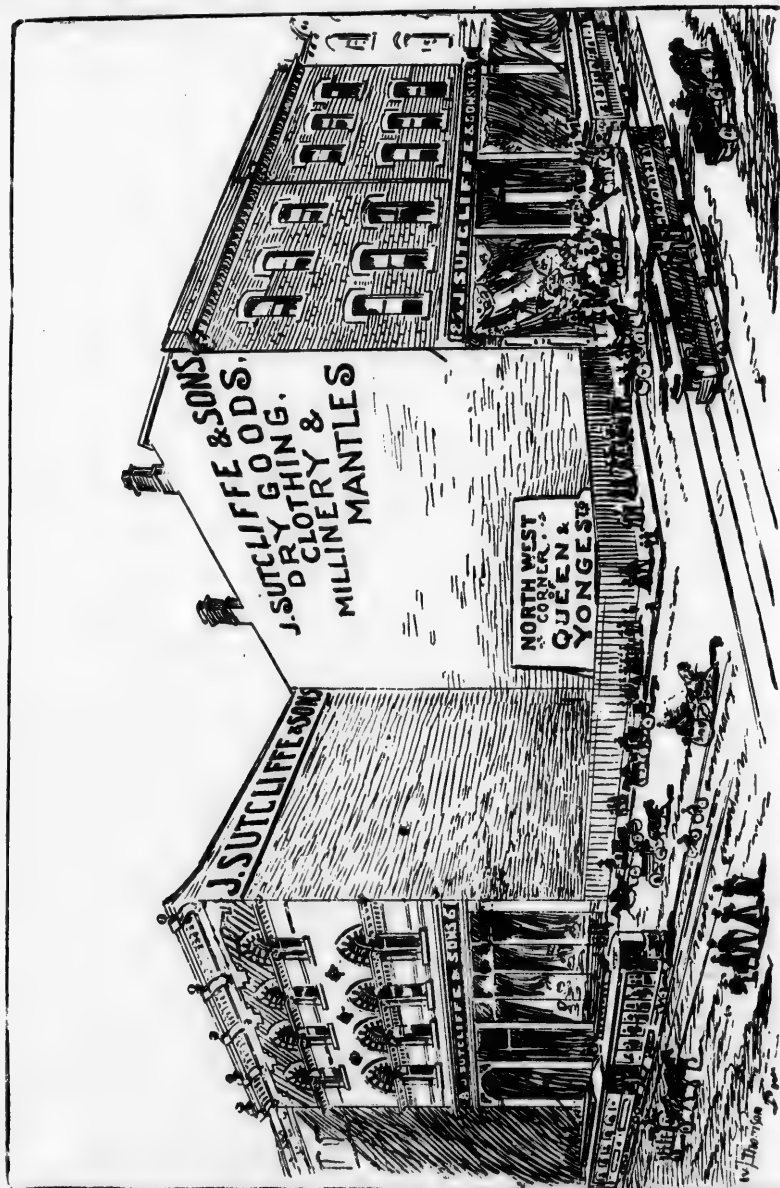
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A. Ladies' Toilets—Located at south entrance to Manufacturers' Bldg. at rear of first floor of grounds, and at rear of first floor of Grand stand. Parcel Office just inside of Western entrance.

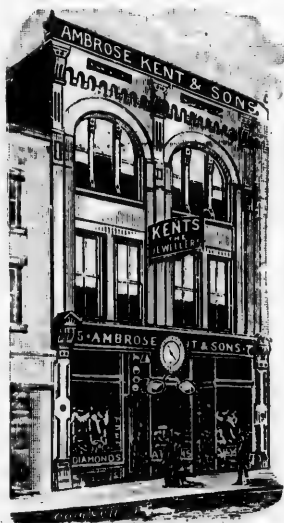
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Welcome .**

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See Us . . .**

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— OPTICAL . .
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We have
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**KEEP IN
FRONT.**

**\$65
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\$100.**



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Amount Paid in Premiums



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Illinois State	-	-	26,000
New York State	-	-	23,380
Trenton, N.J.	-	-	18,850
Nebraska State	-	-	14,000
Ohio State	-	-	13,861
Montreal	-	-	13,200
Michigan State	-	-	12,500
London, Ont.	-	-	10,656
Ottawa, Ont.	-	-	7,032
Virginia State	-	-	6,508

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. . . and Investment Co.

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Capital Subscribed, \$5,000,000

Capital Paid-up - 725,000

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President Toronto Industrial Exhibition Association.

J. H. MITCHELL, *Secretary.* A. J. JACKSON, *General Manager.*

Depository:

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Investments in this Company yield a good profit; the investor earns on full dues paid in (exclusive of membership fee) if maturing in—

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108 months, 9 3-10 per cent per annum,		

It makes prompt loans to borrowers on real estate security. Write for particulars to the General Office.

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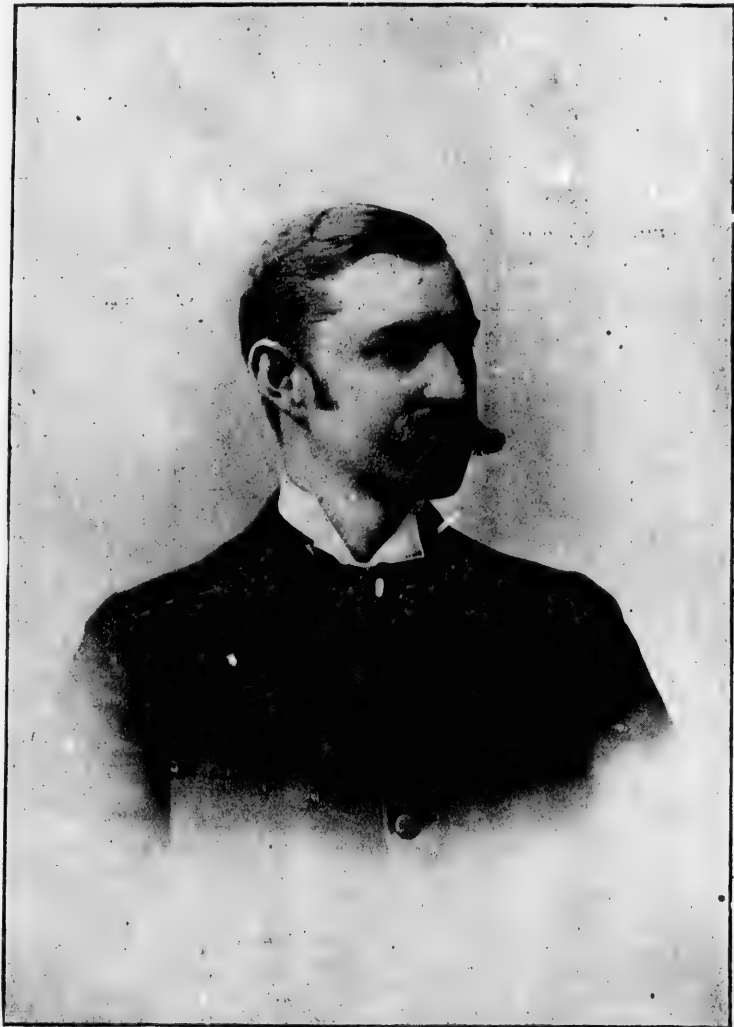
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INSURES AGAINST FIRE, LIGHTNING AND TORNADOES.

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Assets,	-	-	-	-	-	-	\$2,268,737.48
Total Losses Paid, \$8,600,000.00							

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59 VICTORIA STREET, TORONTO, ONT.

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All kinds of **RUBBER HOSE**
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- 16 Geo. Vair, Chair. Horticul
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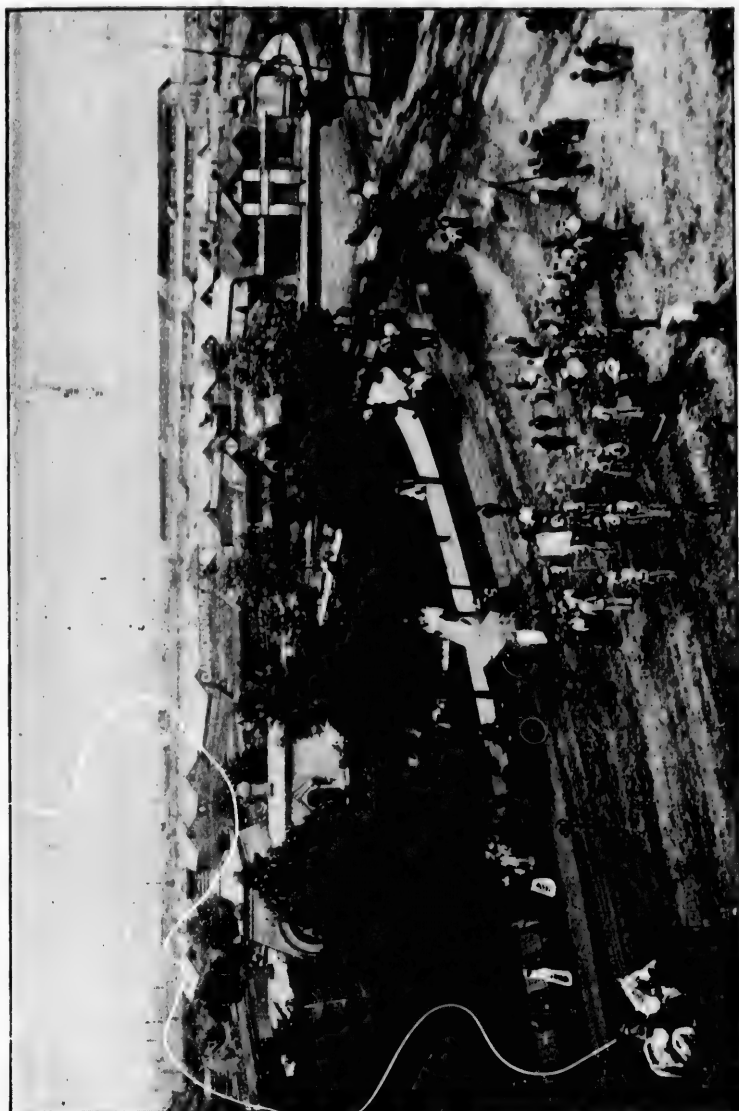
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OF

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SEPTEMBER 2nd to 14th, 1895

WITH

DESCRIPTIONS AND ILLUSTRATIONS OF SOME OF
TORONTO'S CHIEF INDUSTRIES AND
INSTITUTIONS.

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TORONTO :
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1895.

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Industrial Exhibition Association

OF TORONTO

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" Jas. Crocker, 164 Jarvis St.
" Wm. Christie, cor. Duke and Fred-
erick Sts.
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Mr. S. E. Briggs, cor. Front and Jarvis.
" P. G. Close, 253 Simcoe St.
" Robt. Davies, Dominion Brewery.
" R. J. Score, 77 King St. W.
" John Chambers, 157 King St. E.

Canadian Institute :

Mr. Jas. Bain, Jr., Public Library.
" Alan Macdougall, 33 Adelaide St. E.

Ontario Beekeepers' Association :

Mr. R. F. Holterman (Brantford).

Ontario College of Pharmacy :

Mr. J. H. Mackenzie, 1150 Yonge St.
" C. D. Daniel, 171 King St. E.

MEMBERS OF THE INDUSTRIAL EXHIBITION—Continued.

Fruit Growers' Association of Ontario :

Mr. W. E. Wellington, Gooderham Bld.,
Church and Front Sts.
Mr. H. Pettit (Grimsby).

Toronto Board of Trade and Corn Exchange :

Ald. Jos. Oliver, Board of Trade Bldg.
Mr. W. B. Hamilton, 15 Front St. E.
" D. Gunn.

Toronto Poultry Association :

Mr. Chas. Bonnick, 98 Victoria St.
" Thos. A. Duff, 54 Fern Ave.

Toronto Natural History Society :

Mr. John Maughan, 98 Wellington Pl.
" Arthur Harvey, 78 North Drive.

Jersey Cattle Breeders' Association :

Mr. Wm. R. ph (Markham).

Lumbermen's Association :

Mr. J. D. Laidlaw, Board of Trade Bldg.
" John Donogh,

Commercial Travellers' Association :

Mr. A. A. Allan, 51 Bay St.
" R. H. Gray, 24 Wellington St. W.
" Chas. C. Van Norman, 87 Front W.

Dominion Holstein Breeders' Ass'n :

Mr. W. G. Ellis (Toronto), 31 Wellington
St. E.
Mr. Wm. Shunk (Sherwood).

Dominion Ayrshire Breeders' Ass'n.

Mr. W. W. Ballantyne (Stratford).
" W. H. Stewart, Jr. (Meniel).

Ontario Creamery Association :

Mr. R. J. Graham (Belleville).

Directors :

The following are the retiring Directors, all of whom are eligible for re-election :

Mr. J. J. Withrow.

" A. Smith.

" W. Christie.

" W. B. Hamilton.

" Walter S. Lee.

Hon. John Dryden.

Mr. R. Davies.

Mr. P. G. Close.

" Geo. Valr.

" W. E. Wellington.

" Jas. Crocker.

" Geo. Broth.

" S. E. Briggs.

" B. Saunders.

Mr. R. W. Elliot.

" Jos. Dilworth.

" R. J. Score.

" R. K. McNaught.

Ald. John Hallam.

" John Shaw.



Approach to Grand Stand, with Horse Stables on left and Cattle Stables on right.

Industrial Exhibition Association OF TORONTO

ITS ORIGIN, GROWTH AND SUCCESS.

FEW of the many thousands who annually visit this great exhibition of Canada realize the difficulties met and overcome by its first promoters, or the untiring zeal with which these promoters and the executive officers have labored to bring about its present and ever-increasing popularity and success.

No small undertaking was it to establish, and carry to a successful issue year after year, in a comparatively new and thinly populated country, an exhibition to suit all tastes and meet all requirements of a rapidly developing age and community; and, overcoming all obstacles, to establish on a firm foundation an annual exposition second to none on the continent of America.

It will therefore be interesting to give a short sketch of the origin and history to this great Fair, a history, which although already made familiar to many, will none the less bear repeating in a work of this kind.

The circumstances under which the Association came into being are, in brief, as follows:—During the annual meeting of the Agricultural and Arts Association, held in London, Ontario, in 1877, the City Council of Toronto sent a deputation to urge upon that body Toronto's claim as the place at which to hold the next Provincial Exhibition. The deputation had authority to undertake on behalf of the City Council, that buildings and grounds should be provided in every respect suitable for the purpose, as at that time the accommodation in Toronto, in proportion to the number of visitors, was totally inadequate. Toronto, however, was not alone in desiring to be the chosen place, as Guelph also had sent a deputation to urge her claims. However, upon the conditions that new buildings and grounds



The Head Gardener's Pride.



Enjoying the Band Concert, South View, Main Building.

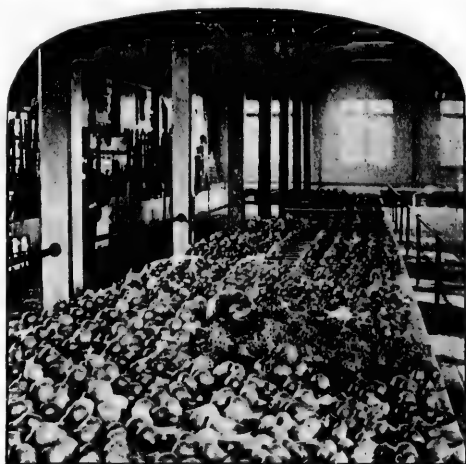
they were successful in obtaining the desired lease. The Committee in the meantime, had not been idle, but had plans prepared for the necessary buildings, and tenders were immediately invited for the erection of the Main Building, the Agricultural and Horticultural Buildings, and for the general carrying out of the plans. No time was lost in building the Strachan Avenue bridges, the various approaches and the grading and fencing in of the grounds at the eastern entrance. The Council, however, having already in good faith pledged the credit of the city to both the Government and the Agricultural and Arts Association, acting on the advice of the Exhibition Committee, determined to proceed with the work; feeling assured that when the public were enabled to pronounce judgment upon the completed measure, they would appreciate the inestimable advantage to Toronto and undoubtedly would endorse

would be provided, Toronto was the favorite aspirant. Application was made forthwith by the Council to the Dominion Government for a lease of a portion of the ordnance land, situate in the western part of the city, as the site for the proposed new Exhibition Grounds. This application, however, met with a refusal, as did also a second, but on a deputation of the Council interviewing the Hon. A. G. Jones, Minister of Militia, and several other members of the Government at Ottawa,



The Great Ferris Wheel.

provided, as the favorite. Application was made by the Dominion Government for a portion of the land, the western city, as the proposed exhibition. This application, however, was refused, as a second, but the interviewing of A. G. Jones, of Militia, and other of the Government at Ottawa, Committee in favor of the Horticultural time was lost and the



Fruit Exhibit, Horticultural and Fruit Building.

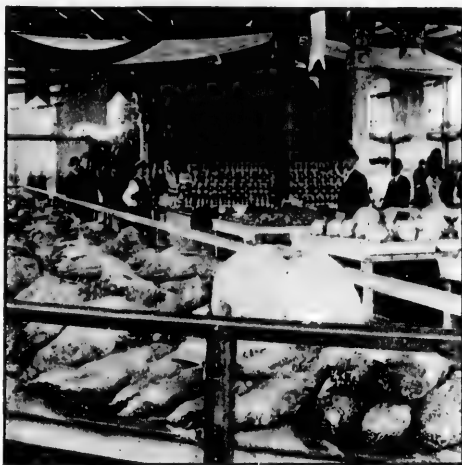
Committee, and the valuable and prompt services rendered by the architects and various contractors, the whole of the work was successfully completed, under the direction of Mr. Mark Hall, and the Exhibition was opened in the new buildings by the Governor-General, the Earl of Dufferin, on the afternoon of Tuesday, the 24th of September, 1878. During the agitation consequent on the decision of the Council to proceed with the work, it was stated by the Press of Toronto, which was in favor of the measure, that "if the city had accommodation so much superior to other places, the Provincial Association would see the advantage of locating permanently here," and many of the Committee were under the impression that at least two successive Exhibitions would be held in view of the immense expenditure. But although the Exhibition was an unqualified success, the Annual Meeting, by a large majority, decided to hold the next Exhibition at Ottawa, and let Toronto wait

their action. The delays, inseparable from such a complication, left only ninety days from the time the authority of the Council was obtained, by the adoption of the report of the Exhibition Committee, until the opening day of the Provincial Exhibition. To a body of men less in earnest, this would have appeared an insurmountable obstacle to the completion of a work of such gigantic proportions, but thanks to the persistent energy and untiring efforts of the gentlemen who formed this



Floral Exhibit, Horticultural Building.



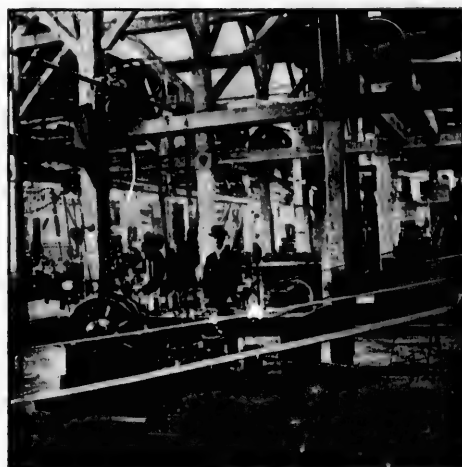
*Agricultural Exhibit.*

Toronto, so that she might in a measure recoup herself for the large expenditure she had incurred in the preparation of the grounds and the erection of the buildings. He ventured to predict that under some kind of an organization an exhibition not inferior to any that Canada had ever seen would be held in a year from that date. Although at the time this statement was made by Mr. Withrow, he had no idea of how the project could be carried through, nor had any previous conversation with any person upon the subject, yet during the succeeding year an organization was formed of representatives appointed by a number of Societies and Bodies, both local and provincial, which was duly incorporated under the name of the "Industrial Exhibition Association;" the officers and members of which, with but few exceptions, have held their positions from its inception to the present time. The prediction then made, in the face of many obstacles that seemed to be almost insurmountable, has been more than fulfilled, in

her turn. This, of course, was a great disappointment to those interested in the matter. At this meeting a vote of thanks was tendered to the City Council for the superior accommodation afforded them, and the name of Mr. John J. Withrow, Chairman of the Exhibition Committee, was coupled with the resolution. Mr. Withrow, who was present, acknowledged the vote of thanks, but expressed regret at the decision of the meeting in not at least holding two exhibitions in succession in

*Section Interior Liberal Arts Building.*

This, of a great ment to sted in At this vote of ended Council prior ac- afforded he name J. With- n of the Commit- led with n. Mr. ho was nowledg- thanks, d regret n of the t at least exhibi- sion in he large and the me kind had ever time this the pro- versation



Machinery Hall.

the sixteen very successful Exhibitions that have since been held; and it is but simple justice to Mr. Withrow to state that it was by his untiring exertions and energy that this desirable result was attained. Thus it was, that almost by accident, this Association originated; its onward course has been a series of uninterrupted successes, until to-day its permanence and value are established beyond a shadow of doubt. The buildings are the finest in the Dominion for Exhibition purposes, the city having originally ex-

pended about two hundred thousand dollars in new buildings, and other improvements. In 1893 many important additions were made, involving an expenditure of \$150,000 devoted to new buildings, drives, avenues, etc., making the grounds one of the finest and most picturesque parks in the city, and similar improvements have been made since that time.

The Exhibition buildings were opened to the public by Lord

Dufferin in 1878. The Main Building or Crystal Palace, is built with solid brick foundations, with sides and roof of glass, and notwithstanding its immense size and accommodation, it is yearly found inadequate to supply the many applicants with space for exhibition. The Annex to the Main Building, so called, has been devoted entirely to the exhibition of musical instruments, and this is always an attractive portion of the Fair. The new Grand Stand, about 700 feet long and double decked, with a



A doughty champion.



ing.

*Judging Horses.*

or otherwise, beyond a philanthropic desire to encourage the promotion of Agricultural, Horticultural, Floricultural and Industrial pursuits; to stimulate Inventions, Fine Arts and Domestic Economy, and to provide entertainment and enjoyment for its patrons. All profits from each year's Exhibition must, by the requirements of the charter, be expended in improving and adding to the grounds and buildings. This Exhibition can perhaps, therefore, more than any other be termed an "exhibition of the people, by the people and for the people." Its directors receive neither pay nor reward beyond the gratification of knowing that their efforts year after year are crowned with success. Its members are elected from the various Live Stock, Dairy, Horticultural, Commercial and Manufacturing Associations of the Dominion, and consequently are thoroughly capable of judging of the requirements of exhibitors. The grounds and buildings of the Association are admittedly among the best on the American continent. The Fair for the present year will be the seven-

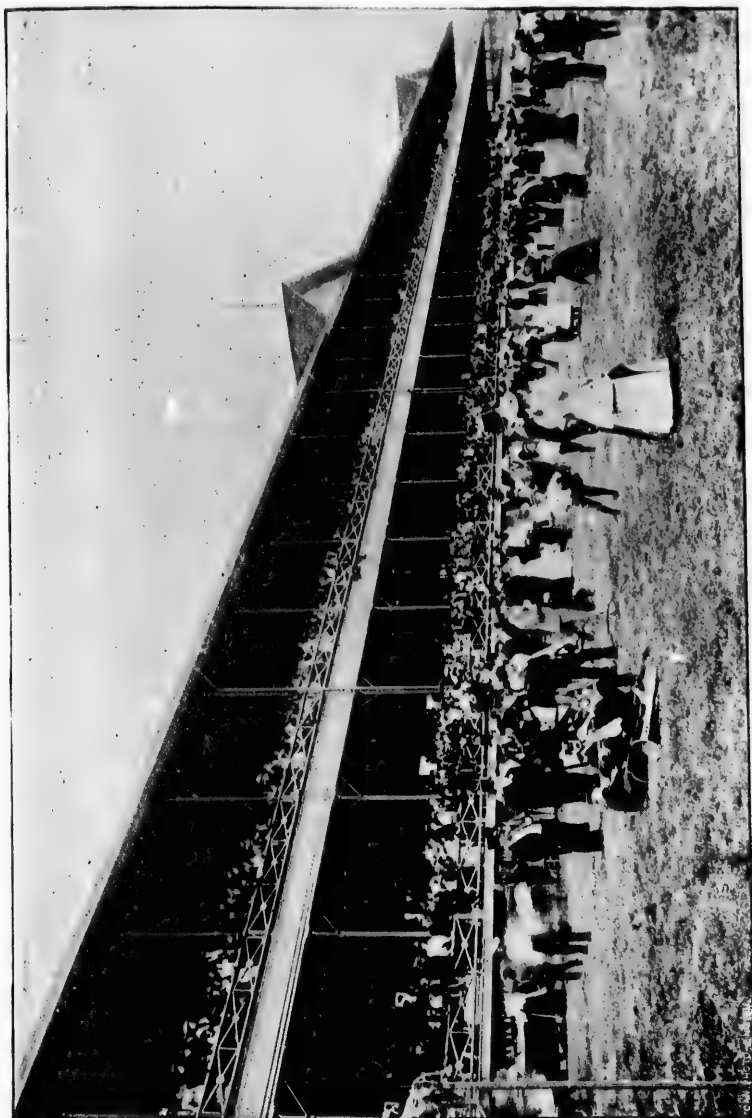
seating capacity of about 12,000, "one of the largest in America," together with the fine half-mile track and beautifully laid out enclosure and the magnificent lake view, make some of the most pleasing features of the Fair.

To give some idea of the disinterestedness of the officers and directors of the Association, it should be mentioned that the Toronto Exhibition Association is not a Joint Stock Company, and its members have no pecuniary interest in its financial success

*All Wool and a Yard Wide.*

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New Grand Stand, 700 feet long, seating 12,000 people.

teenth held under the auspices of the Association, and there has not been one of the series but has proved an unqualified success. The attendance of visitors has increased from 80,000 at the first Exhibition to over 250,000 during recent years, and the amount of prizes paid has increased in the same period from \$20,000 to \$33,000. The success of the Toronto Exhibition in the past is undoubtedly due to the honest endeavors of the management to keep faith with the public in all they promise, and this year in this respect will be no exception. Stimulated by past success, the Directors are putting forth still greater efforts to deserve the continued support of the public. The special attractions that will be provided will excel in merit and variety those of any former Exhibition, and nothing that zeal and experience can devise will be left undone to make the Industrial Fair of 1895 excel all of its predecessors.

Mr. H. J. Hill, the Secretary and Manager, has devoted the whole of his time to the work for the past fourteen years, having been previously engaged upon it in his spare time, while holding the position of assistant city clerk. Mr. Hill brought ripe experience into the Association, and it is mainly due to his untiring energy and experience, assisted



Horse Parade in Front of Grand Stand.

by his colleagues, that it has made such rapid strides. With the exception of Mr. Hill and the Treasurer, the gentlemen who have worked so long and zealously for the Association, have given their time and services voluntarily, and it is to the efforts and labors of such public-spirited and disinterested citizens as these gentlemen have proved themselves, that Toronto owes her favored position among the cities of the Continent, and too much cannot be said in commendation of their labors.

Some estimate may be formed of the amount of money disbursed by the Association, when it is stated that from \$500,000 to \$600,000 has been expended on buildings and grounds alone since the commencement of the history of the Fair, and over \$400,000 in prizes.

A new feature in connection with the last Exhibition, and which proved to be a very popular one, was the establishment of what was very appropriately designated as "Society Row." Here were established in neat and ornamental tents, surrounded by floral decorations, headquarters during the time of Exhibition for the Grand Lodge Executive Officers of the various Friendly and Benevolent Societies in the Province. The members of the various Orders visiting the Fair embraced the opportunity thus afforded of meeting their Chiefs, and in a fraternal way

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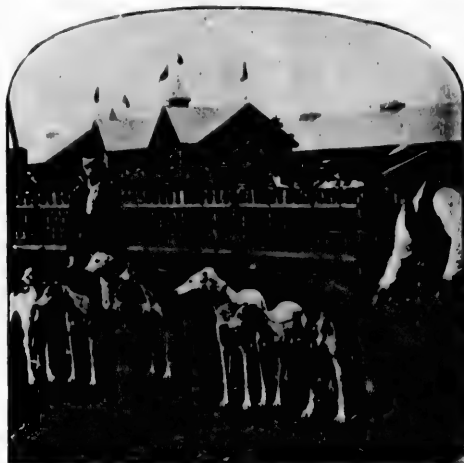


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passing a few pleasant moments together. A register was kept by each Society, and the names recorded therein by the visitors showed that they were present at the Fair from almost every part of the North American Continent. Among the Societies who were represented in "Society Row" were the Patrons of Industry, Independent Order of Foresters, Canadian Order of Foresters, Ancient Order of Foresters, Companions of the Forest, Independent Order of Oddfellows, Ancient Order of United Workmen, Knights of Pythias, Knights of the Maccabees, the Home Circle, etc. "Society Row" promises to become a popular feature and will no doubt be extended in connection with future Exhibitions.



A String of Prize Winners.

The International Dog Show held in connection with the Exhibition has now become one of its features, ranking as it does with the leading Bench Shows of America, being on a par with New York, Chicago and Boston, and occupying the third position with regard to the number of entries and quality of the exhibits. Consequently dog fanciers are as eager to secure a win at Toronto as at any of the other large shows, and travel hundreds of miles with their dogs to secure one, as is evidenced by the attendance of exhibitors annually from as far west as Omaha, as far south as Arkansas, and east from Boston, New York, Baltimore and Washington, etc.

SOME IMPORTANT FEATURES AND CONVENIENCES.

FIRE AND POLICE PROTECTION.

The most careful and thorough arrangements possible are made to guard against fire. At the Fire Hall on the grounds a detachment of the City Fire Brigade will be present night and day, and the grounds are connected with all the Fire Halls by telephone; and with the precautions taken it is believed the danger of such an occurrence is very remote.

An ample police force, detailed for the purpose by the city, will be on duty night and day during the continuance of the Exhibition.

TELEGRAPH, EXPRESS AND POST OFFICES.

The Great North-Western and Canadian Pacific Telegraph, the Telephone and the Express Companies have offices on the grounds; and there is a post office at which mails are received and despatched twice daily.

VISITORS.

Visitors may be assured of finding on the grounds everything necessary to the convenience and comfort of young or old during the entire day. Ample restaurants and lunch rooms, managed by experienced caterers, and under the supervision of the Board of Directors as to the price and quality of food, serve meals and refreshments during hours of Exhibition at reasonable rates. A barber's shop, wash rooms, and baggage rooms for the deposit of satchels, cloaks, etc., and in charge of responsible parties, are conveniently located for the accommodation of visitors. The city authorities will co-operate with the officers of the Association in every practicable manner to ensure the safety and contribute to the pleasure of the visitors.

HOW TO REACH THE GROUNDS.

The grounds, one hundred and ten acres in extent, are the finest, and the buildings the largest and most commodious in the Dominion of Canada. They are beautifully located on the shore of Lake Ontario, at the west end of the city. They are easy of access, and can be reached in a few minutes by either of the lines of Street Railway, by the Grand Trunk Railway cars, running every few minutes, or by a line of steamers on the Bay, which land visitors directly upon the grounds.

Cheap rates will be granted on all Railways in Canada, and Special Excursions have been arranged on all the Railways in the adjoining Northern States, so that a visit to Toronto at the time of the Fair will be brought within the reach of all, and those who come will be amply repaid for their time and trouble.

ADMISSION TO THE GROUNDS.

Admission to the grounds will be by means of registering turnstiles, and each person must purchase the proper ticket at the Ticket Office before entering.

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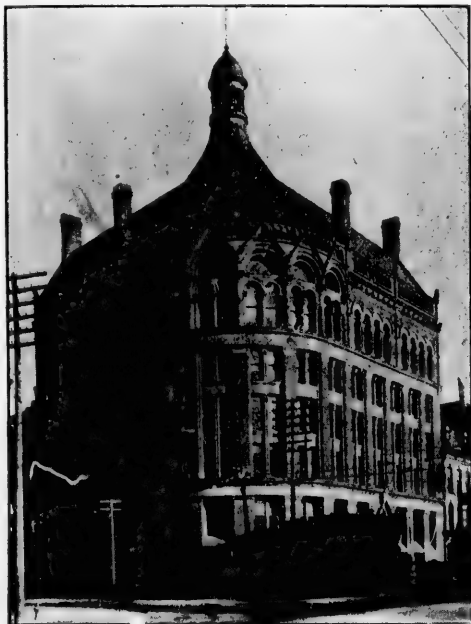
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TORONTO.

A BRIEF REVIEW OF SOME OF TORONTO'S LEADING WHOLESALE AND RETAIL HOUSES.

HAVING, in the preceding pages, followed the history of Canada's great National Fair from the commencement to the present time, and noted its steadily increasing popularity and present



Board of Trade Building.

assured success, we can with equal satisfaction, pass in review some of Toronto's foremost industries, and mark their corresponding growth and permanent success and stability, and with all the more pride may we contemplate the prosperity of our merchants when we remember and realize that it is to the untiring efforts of our foremost business men that the success of the Toronto Exhibition is mainly due; men who have built up their own business side by side with our Exhibition and who have

helped to make Toronto, as a commercial centre, what she is to-day.

If our annual Exhibition has made great strides, still greater has been the improvement and progress in our manufactures and industries; and the massive appearance of the wholesale houses, banks and financial institutions, and elegance of appointment and variety and quality of goods of the retail establishments of Toronto, are alike the wonder and surprise of every visitor to our fair city.

THE STANDARD LIFE ASSURANCE CO.

If any evidence were needed to emphasize the high financial status of Toronto in the commercial world it could be found in the number of first class monetary institutions established in this city, which is in itself a guarantee of confidence in the city's future. Besides the large number of home institutions located in Toronto, it is gratifying to notice the many solid old world companies which have established branches in Toronto and other Canadian cities. Chief among these latter we may mention the Standard Life Assurance Co. of Edinburgh, Scotland, and a few facts concerning this company will be sufficient to testify to its rank and importance.

The Standard Life Assurance Co. of Edinburgh, Scotland, with Canadian head office in Montreal, is the leading British Company and holds the foremost position among the life companies of the world not only for its splendid financial position but for the high reputation it bears for liberality and fair dealing with policy holders.

The General Manager for Canada is Mr. W. M. Ramsay, one of the most popular



Yonge Street Wharf—from the Bay.

of Canadian Insurance Managers, his genial, kindly manner has gained him hosts of friends, and he is held in great esteem both by officers of the Company and the world at large.

Mr. Charles Hunter is chief agent for Ontario and his uniformly courteous bearing entitles him to the good wishes and respect of his friends and business men generally. The Toronto branch, of which Mr. Hunter is manager, occupies a handsome suite of offices in the Bank of Commerce building. The new free policy of the Standard is most liberal, it is unconditional and allows residence in any part of the world without extra charge; a policy five years in existence runs for thirteen months without payment of premium.

The Standard has nearly twelve millions invested in Canada, and its surplus of assets over liabilities in Canada is almost double the surplus over liabilities of the combined Canadian companies and almost equal to the surplus over liabilities of the Canadian, British and American companies. The above figures bear a significance which cannot be over-estimated and are facts which need no embellishing.

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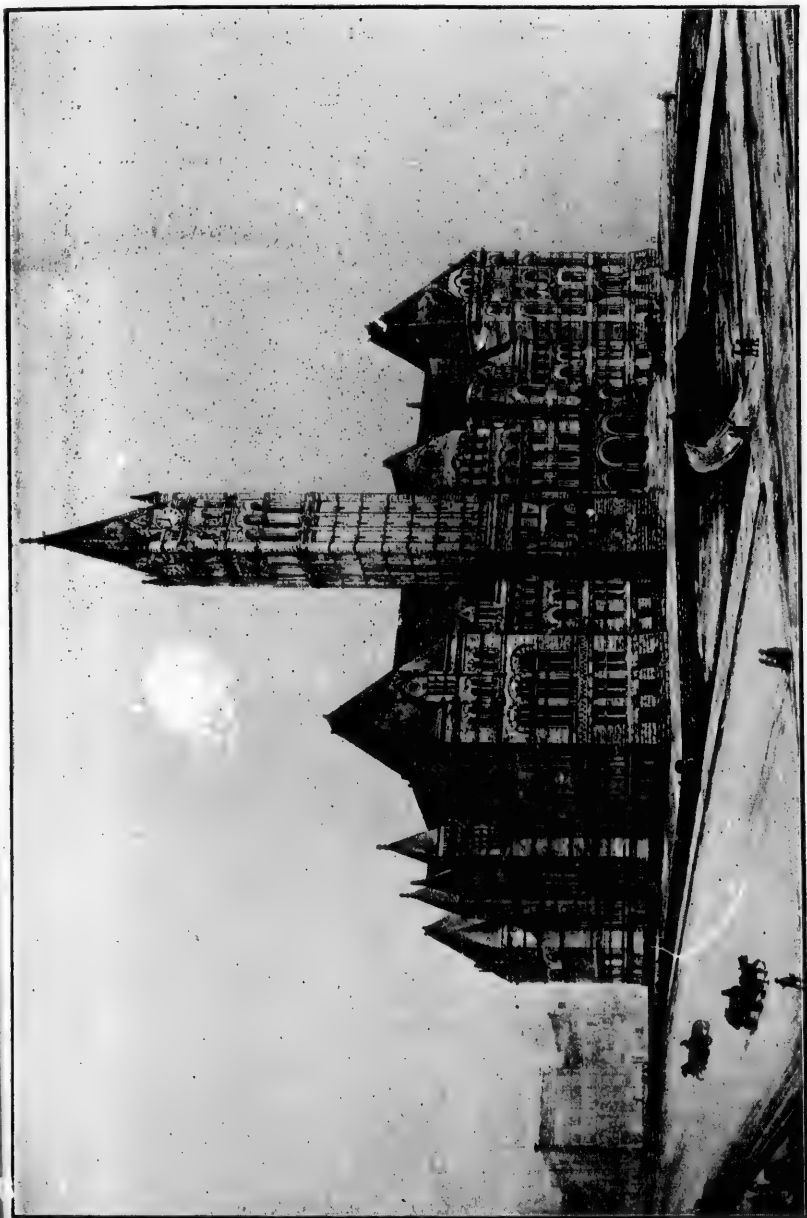
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New City Hall and Court House.

THE CANADIAN MUTUAL LOAN AND INVESTMENT COMPANY.



Canadian Mutual Loan and Investment Co.,
51 Yonge Street.

price paid for the stock, until maturity. The dividends declared in excess of six per cent. per annum are carried to the credit of the shares until they reach the maturity value of \$100.00 each. The interest is paid semi-annually, and the shares are estimated to reach maturity in about fourteen years.

Recently the Company has opened a deposit branch, allowing interest at the rate of 4 per. cent per annum on amounts of \$1.00 and upwards, such deposits being withdrawable on thirty days' notice.

The Canadian Mutual Loan and Investment Company, of Toronto, whose offices we show below, was incorporated in 1890. Mr. J. J. Withrow, President of the Industrial Exhibition Association, is President of the Company.

The Company was established for the purpose of advancing money to its members repayable by instalments, to enable them to become possessors of freehold properties, the secondary object being to provide a safe and profitable method of investment. The Company has progressed steadily in public favor, and is now the largest National Loan and Investment Company in the Dominion. The subscribed capital at the present date is \$5,000,000.00 and the paid-up capital upwards of \$725,000.00.

Through the aid of the Company a member may become the owner of his dwelling in from eight to nine years, by means of periodical payments, such payments amounting to little more than the usual rent. The Company is identical in its plans and objects with the great Birkbeck Building Society of London, England.

Since its establishment the Company has returned to its shareholders and depositors more than \$120,000.00 without in any instances requiring the thirty days' notice provided as a precautionary measure by the by-laws.

Prepaid interest bearing shares of the value of \$100.00 are sold at \$50.00 per share. To persons investing in this class of stock a dividend at the rate of 6 per cent. per annum is paid on the

AGRICULTURAL INSURANCE CO.

The Agricultural Insurance Co., of Watertown, N.Y., was organized, incorporated and commenced business forty years ago, and from its inception the business of the Company has had a substantial and rapid growth. The following statement shows the phenomenal growth of the business since 1863, at which time the assets were \$95,572.00, in 1873 \$716,450.00, in 1883 \$1,491,624.00, and in 1893 \$2,282,221.00. The cash capital of the Company is \$500,000, and the net surplus \$365,796.27. The charter of the Agricultural Insurance Co. has been of late amended so that it now does a general business; it never fails to pay an honest claim; it insures against fire and lightning, and it is safe to say that no other fire insurance company in the world holds so much money in trust for the protection of policy holders. The Company has been represented in Canada for a period of twenty-five years. Mr. George H. Maurer is manager for Ontario and occupies offices in Victoria Chambers, 59 Victoria St., Toronto.

THE LONDON AND CANADIAN LOAN AND AGENCY CO. (LTD.)

One of the architectural features of Toronto is the handsome structure at 103 Bay Street; the headquarters of the London and Canadian Loan and Agency Company, Limited. The building was erected in 1888, and is one of the ornaments of the city. The beauty and elegance of its design are at once apparent, and its air of solidity is in keeping with the general character of the institution which is the subject of this sketch.



The London and Canadian Loan and Agency Co.'s, 103 Bay St.

The London and Canadian Loan and Agency Company, Ltd., commenced operations under special Act of Parliament, about twenty-one years ago, and has had an eminently successful career from its inception, a success due to the careful supervision of its operations by experienced management.

The following names of the officers and directors of this influential company will be of themselves sufficient evidence of its high-class standing, viz.: President, Sir W. P. Howland, K.C.M.G., C.B.; Vice-President, Sir Casimir S. Gzowski, K.C.M.G., A.D.C. to the Queen; Donald Mackay, Esq.; Larratt W. Smith, Esq., Q.C., D.C.L.; Geo. R. R. Cockburn, Esq., M.P.; James Henderson, Esq., Thomas Long, Esq.; Sir Donald A. Smith, K.C.M.G.; Sandford Fleming, C.M.G., C.E., LL.D., etc.

Mr. James F. Kirk is the able manager of the company, having held the office for about seven years as successor to Mr. Grant Macdonald.

The British office is at 28 Castle street, Edinburgh.

THE BOILER INSPECTION AND INSURANCE CO.

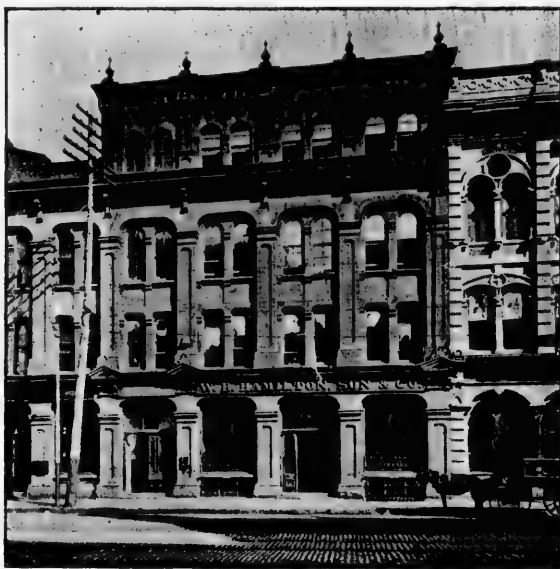
The Boiler Inspection and Insurance Company of Canada, commenced operation in 1875 with a view of supplying to owners of steam boilers in Canada, such aid in keeping their steam appliances in safe working order as had been supplied in England, Germany and United States by Boiler Inspection Companies and found so very efficient in preventing accidents and valuable in securing greater economy.

The Company has steadily grown and is now well known throughout Canada. Its

record has proved that violent explosions, and even smaller accidents can be almost entirely prevented by systematic, thorough inspection. That inspection may prove of value, the Inspector must have skill, ability, experience and such other qualities as compel him to be faithful and honest in his work.

The Boiler Inspection and Insurance Company has all along aimed at maintaining a high standard in its inspection work, as it is in the interest of all rather to prevent accidents than merely to insure against loss. At the same time when a loss has occurred the Company has always been liberal and prompt in settling any just claims.

All owners of steam plant will find that it pays to insure in the Boiler Inspection and Insurance Company.



W. B. Hamilton, Son & Co., 15-17 Front Street East.

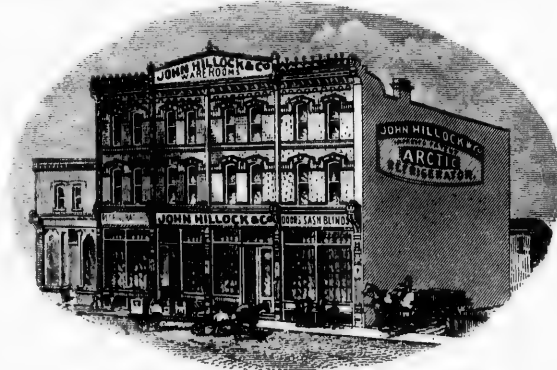
WM. B. HAMILTON SON & CO.

Few, if any industries have attained to such proportions in Canada as the manufacture of boots and shoes, and perhaps in no branch of trade where machinery has practically superseded handicraft has perfection been so nearly attained. The firm of W. B. Hamilton Son & Co. is a strictly first class, representative house, and one of the oldest engaged in the manufacture of boots and shoes in Canada, having been established in 1847. The premises occupied, at 15 and 17 Front St. East, comprise a four story brick building measuring 52 x 180 feet and equipped with all the latest machinery and appliances. About 200 operators are constantly employed. Domestic and imported leathers are largely used and all kinds of boots and shoes are manufactured, the trade extending from coast to coast of the Dominion. Six travellers are employed on the road. This firm also handles large quantity of rubbers and overshoes.

The members of the firm are Chester B. Hamilton who ably assists in the business and personally supervises all operation in the factory; W. A. Hamilton who at-

tends to the selling department and A. W. Blachford who has had charge of the finances of the firm for many years.

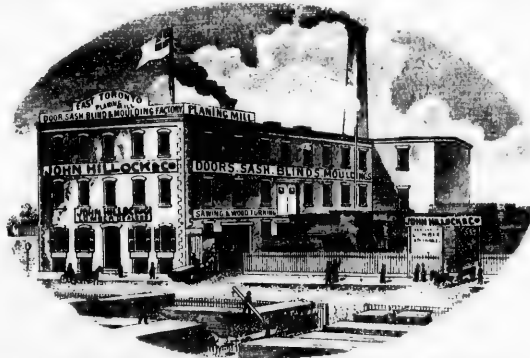
The head of the firm Mr. W. B. Hamilton is one of the commercial pioneers of Toronto. Mr. Hamilton has been for eighteen years a member of the council of the Board of Trade and has occupied the position of President of that board. Mr. Hamilton has also been for several years a director of the Toronto Industrial Exhibition Association and several of Toronto's large financial institutions; and is a factor in the financial world.



John Hillock and Co's Warerooms, 130 Queen St. East.

JOHN HILLOCK & CO.

The business now carried on under the firm name of John Hillock & Company was originally established in 1866 under the title of Withrow & Hillock, the members of the firm being J. J. Withrow and John Hillock. Mr. Withrow who is well known as the president of the Industrial Exhibition Association retired from the firm in November, 1894, and the firm is now known by the name of John Hillock & Company with Mr. Hillock as sole proprietor. The goods manufactured are sashes,



John Hillock & Co's Factory, 157-65 Queen St. East.

doors, blinds and mouldings, and general joiners' work, but the leading feature of this firm is the patent *Arctic Refrigerator* which is specially renowned throughout

the Dominion for its admirable preserving qualities and excellence of manufacture. The *Arctic Refrigerator* is noted for its *lowness and dryness* of temperature, as it will register a lower temperature with a given quantity of ice than any other made. These refrigerators have been sent to British Columbia, Sydney, C.B, Manitoba and the most distant points of Canada. They are in use in the leading hotels and by such firms as The Wm. Davies Company and Park & Blackwell, the former having as many as thirteen in constant use for their pork, meats and provisions. A steady trade is carried on in this and all the other lines of this old established house.



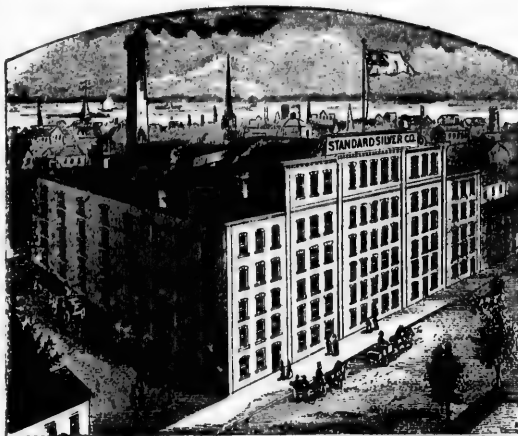
Octavius Newcombe & Co., 107-109 Church St.

OCTAVIUS NEWCOMBE & CO.

For almost a quarter of a century this firm has been in the front rank of piano manufacturers in the Dominion, and that their instruments have stood the long test of time is of itself a sufficient guarantee of excellence. The members of the firm are Messrs. Octavius and Henry Newcombe, both natives of England. The business was commenced in 1871, and since that time has steadily increased, until to-day the firm has agencies in all the principal cities and towns in Canada.

If additional evidence were needed of the quality of the Newcombe piano it is sufficient to state that the Newcombe piano obtained first silver medal at the World's Exposition at New Orleans, U.S.A., 1884-5; a medal and diploma at the Exposition in London, England in 1886, in addition to the distinction of supplying the Queen with a Baby Grand, and a special award at the World's Fair, Chicago as a result of the verdict of six eminent examining jurors.

The handsome offices and warerooms of the firm are located at 107-109 Church street, and the factory at 121-129 Bellwoods avenue. The factory which is very substantial and thoroughly equipped, is a five story brick building which, with storage yard for lumber, etc., covers a large area of ground.



33-41 HAYTER STREET.

*The Standard Silver Co's Works.***THE STANDARD SILVER COMPANY (LTD.)**

The Standard Silver Company, Limited, though a new concern, having been organized last November to purchase the plant of the late Acme Silver Company, is but new in name, the individual members of the company having each made his mark in the silver plate business. The president, vice-president and treasurer are presidents, respectively, of three of the largest silver plate companies in the United States, and possess all the necessary qualifications to ensure success.

They occupy large premises at 33-41 Hayter street, fully equipped with modern machinery, and possess facilities for turning out the finest quality of goods. In the same building are handsome show-rooms, where visitors are always welcome to examine the artistic and elegant products of the factory.

MONARCH CYCLE COMPANY.

The bicycle is now no longer looked upon as an article of luxury only, nor solely as a means of recreation, but it is already firmly established as the cheapest and most convenient method of locomotion for young and old of all classes. The rapidly increasing demand for bicycles has induced the investment of a large amount of capital in the manufacture of these machines, and Toronto is well represented in this line of business. One of the largest firms dealing in high grade wheels is the Monarch Cycle Company with show-rooms at 6-8 Adelaide st. west. The factory and general offices are located at Chicago, and the Toronto branch is under the charge of Mr. P. R. Wright, the enterprising agent for Canada. Some idea of this firm's output may be gained when it is stated that the capital invested is one and a half million dollars, the daily expenses amounting to \$4,000.

The Monarch cycles have been in the market for four years. The business is a development of the Monarch Sewing Machine Company. The factory, with additions now in course of erection will be one of the largest in the business, being 150 by 250 feet and between six and eight stories in height. The Toronto branch was opened in the beginning of 1895, and it is safe to predict that, as a strictly first-class wheel is turned out, the "Monarch" has come to stay.



Exhibit of the Don Valley Brick Works at the Toronto Industrial Exhibition, 1894. Gold Medal Awarded.

THE DON VALLEY BRICK WORKS.

The Don Valley Works, Taylor Brothers proprietors, is now acknowledged to be the leading firm in America, and orders have been received, and are now being filled for almost every point in Canada, as far west as Vancouver, B.C., and as far east as St. John's, Newfoundland; also Buffalo, Battle Creek, Detroit and Chicago. High grade facing bricks are furnished in almost every color, and an endless variety of moulded and fancy patterns for trimmings; also architectural Terra Cotta. Toronto is indebted to this enterprising firm for the beauty of some of its most important buildings, amongst others: The Athletic Club, Bank of Commerce, Liederkantz Hall, Massey Music Hall, Fred. Victor Mission Hall, McKinnon Building, University Laboratory, Globe Printing Co. Building, Jamieson Block, Nordheimer's Bldg. and hundreds of business blocks and residences in which "Don" Bricks and Terra Cotta have been used. Those intending to build should see the exhibit in the Main Building, or call at the Head Office 60 Adelaide Street East, where Mr. Tasker, the Manager, will be pleased to see them and give them all the information they may require regarding Bricks and Terra Cotta.



Section Interior Charles Wilson's Mineral Water Factory, 519 Sherbourne St.

CHARLES WILSON.

In a country like Canada which has a warm summer temperature, the manufacture of mineral waters and cool non-intoxicating beverages is an important industry. Charles Wilson's ginger ales and fruit flavored beverages have acquired a wide and well deserved reputation for their purity and delicacy of flavor.

The goods are all made from pure spring water, which is in itself a very important foundation for this class of beverages. The premises occupied are at 519 Sherbourne street and are in every way suitable, being fitted up with the latest improved machinery for bottling, etc., etc., operated by electric motor power.

Mr. Wilson commenced business in the year 1850 as an apprentice to the bottling table in Montreal. By energy and perseverance he climbed step by step to the position of manager, and soon after was admitted as partner in the firm. In 1865 he dissolved partnership, having paid up his shares, and commenced manufacturing on his own account, establishing a factory with a capacity of 300 dozen per day.

Increasing demand soon necessitated additional machinery, and the output was speedily increased to 1,000 dozen per day. Twenty years ago Mr. Wilson sold out his Montreal business and removed to Toronto, establishing his present commodious factory at 519 Sherbourne street. Seventeen skilled workmen are employed, and all kinds of "soft drinks" are made, such as sarsaparilla, lemonade, his famous ginger ale and all fruit drinks.

The trade is largely confined to the city, but extends to all parts of the Province as well.

It should be borne in mind by consumers and the trade that Mr. Wilson invariably recommends the use of corked bottles for retaining the delicate flavor of the contents, and would not use the stoppered bottles which have come into vogue, but that the public demands them. Goods, however, can be supplied either in corked or stoppered bottles according to the requirements of customers.

Very good evidence of the high quality of Charles Wilson's famous "Squirrel" brand of waters, is the fact that they were awarded a certificate and medal at the International Exhibition at Philadelphia in 1876, and a prize medal at the Metropolitan Intercolonial Exhibition at Sydney, N.S.W., in 1877.



Brown Bros. Ridgeville Nurseries—Section of Greenhouses.

BROWN BROTHERS COMPANY.

There is no more important industry in America than that of the nurseryman. His green-houses and plantations are the birth place of our parks and gardens, and the nursery of our orchards and renewed forest growths. There are many poor and indifferent propagators of nursery stock, and but few first-class houses in this line; among the latter, however, the Continental nurseries of Brown Brothers take first place. The name is specially appropriate as the firm has nurseries both in Canada and the United States, and their goods are sent to all parts of the continent. The headquarters are at Rochester, N.Y., with a branch in Chicago, Ill., and the Canadian office is in the Confederation Life Building, Toronto. They have also a branch at Portland, O. The Rochester nurseries are located in Irondequoit, on the borders of Irondequoit Bay, in the centre of the beautiful Genesee valley, and but a few miles from the city itself. The Canadian nurseries are at Ridgeville, on the famous Niagara peninsula, twelve miles from St. Catharines, the garden city of Canada.

The Brown Brothers Company has had a wonderful growth, and has won its way to the front rank by sheer merit and honest dealing. It is strictly the only nursery house in the country growing stock both in Canada and the United States. From a small beginning it has progressed to gigantic proportions.

The Brown Brothers, Charles J. and Robert C. have been in the nursery business since boyhood, and at the commencement of their business career employed but a few reliable agents; as the business grew the number of salesmen increased to hundreds, and to-day thousands are employed, distributed from the utmost northern habitable limits of the Dominion to the Gulf of Mexico, and from ocean to ocean.

The stock grown in the Brown Brothers' nurseries is absolutely reliable, every variety being well tested before being sent out, and their success is due to this careful study in the interests of their customers.

The firm originally did business under the name of Brown Brothers, but was later

incorporated under the laws of New York as the "Brown Brothers Company," with a paid up capital of \$100,000.

The main offices in the Trust and Safe Deposit Building at Rochester are managed by Charles J. Brown, the president of the Company. The Toronto office is under the control of Robert C. Brown, treasurer, who divides his time between Toronto and the Ridgville nurseries. The Chicago offices in the New Unity Building on Dearborn street are managed by Edward C. Morris, secretary of the Company.

The Ridgville nurseries are under the management of Mr. Charles Fisher, a stock holder in the Company, who comes from a family of nurserymen, and is a recognized authority on raising nursery stock. In addition to their arduous duties as heads of this large business the Brown Brothers personally superintend operations at the nurseries, which is in itself a guarantee of excellence, and inspires confidence not only in buyers of their stock, but also in their travellers and salesmen who recommend and sell their goods. It is hardly necessary to add, therefore, that this business offers a good opening for those seeking profitable and pleasant employment with every guarantee of giving satisfaction, and there is always room for good reliable men in this department of the Brown Brothers Company.



Coulter & Campbell's Dominion Copper and Brass Works, George and Britain Sts.

COULTER & CAMPBELL.

The Dominion Copper and Brass Works is one of Toronto's leading manufacturing industries, and has attained an enviable reputation for high grade distillery, brewery, confectionery, varnish, marine and sugar refiners' copper-work, as well as all kinds of marine brass-work, metal spinning, etc. The proprietors, W. Coulter and S. R. Campbell are practical and expert coppersmiths, to which may be largely attributed their success. The firm was established in 1886, their present factory and offices, a building four stories in height, with basement, and 40 x 130 feet in dimensions, was erected in 1890, and is situated on the corner of George and Britain

streets. The factory is fully equipped with all modern machinery operated by a forty horse power steam engine. A full staff of skilled workmen is constantly employed, and the trade of this house extends throughout the Dominion.



Smith Bros. Carriage and Waggon Factory, Duke and Parliament Sts.

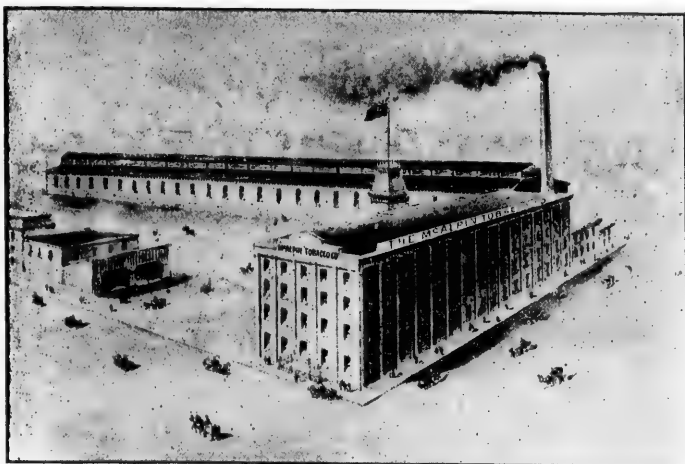
SMITH BROS.

The firm of Smith Brothers is one of the oldest establishments in Toronto, having stood the tests of a business career of over half a century. The business was founded in 1843 by Mr. Smith, the father of the present proprietors, Frederick W. and Sydney Smith, who succeeded to the business in 1885. This firm carries on a large business in the manufacture of carriages, street sprinklers, delivery and patrol waggons, lorries, etc., and makes a specialty of all descriptions of fire apparatus, while their repairing department is an important branch of the business. The factory and offices at the corner of Duke and Parliament streets consist of a large brick building 66 x 100 feet, four stories in height, and fifty skilled mechanics are employed turning out the firm's goods and attending to the repair orders. On the first floor are located the forges where all the blacksmithing and iron work is done, on the second floor are the office and wood-working department, the third floor is devoted to trimming and painting, while the fourth is used as a stock and show room. The articles manufactured are of the best quality, and the business has been built up to such proportions that it is now one of the largest of its kind in Canada.

McALPIN TOBACCO CO.

The manufacturing of various kinds of tobacco has attained considerable proportions in this country, and the McAlpin Tobacco Co. is a representative house in this important industry. The president of the Company is Gen'l E. A. McAlpin, of New York, who also controls an extensive tobacco factory in that city; the treasurer is Mr. G. L. McAlpin, and Mr. J. S. Williams is gen'l manager, superintending

the Canadian business and Toronto factory. The building occupied is situated at McMurich and Walter streets, the premises, four stories in height, covering over an acre of ground. From 75 to 125 people are employed, and the annual output is half a million pounds. Some idea may thus be formed of the extent of this firm's



The McAlpin Tobacco Factory, North Toronto.

operations. The McAlpin Tobacco Company makes a specialty of high grade chewing and smoking tobaccos, and their leading brands are *Beaver Plug Chewing* and *Tonka Smoking Mixture*, and these two specialties have achieved a wide and well deserved reputation. The trade is exclusively wholesale, the whole Dominion being covered by the firm's travellers.

ADAMS & SONS CO.

Few of the many millions who use chewing gum understand its origin and process of manufacture, and it will be interesting to give some idea of the development of this great industry. Adams' chewing gum or as it is better known Tutti Frutti gum is the result of various experiments made by Mr. Thomas Adams, senior, who between the years 1840 to 1855 resided in the Southern States. While on various business trips to Mexico Mr. Adams collected several specimens of products of the soil of that wonderful country which were carefully laid away as curiosities or souvenirs. In 1867 Mr. Adams commenced experimenting with these different specimens, among which was the gum Chicle—the crude article from which the now well known chewing gums are made. The Chicle gum exudes from a tree, the fruit of which is called Sapodilla. The fruit is about the size of an apple, delicious in flavor, and largely used by the natives as an article of diet. The gum is collected by Indians and brought to market on pack mules, each mule carrying about twelve arrobas or 300 pounds.

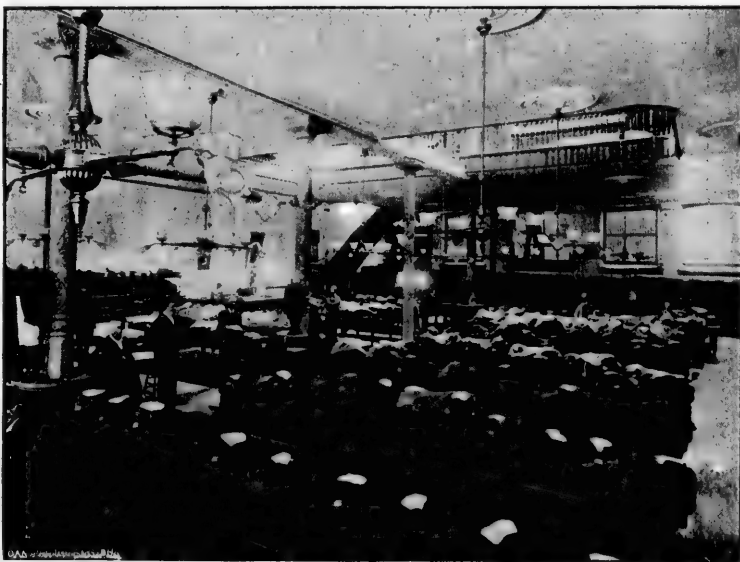
Mr. Adams, noticing the similarity in characteristics of this gum with those of rubber, both belonging to the Coucha family of gums, and Chicle being entirely unknown to the market, and consequently much cheaper than rubber, experiments were made with a view to the cheaper production of hard rubber; the gum, however, could not be successfully vulcanized and this project was abandoned.

A little later Mr. Adams noticing the sale of the old mastic chewing gum, conceived the idea of utilizing Chicle for that purpose. Experiments were made, and Adams' New York chewing gum was the result. About 25,000 pounds of the gum had

already been collected, and manufacturing was soon carried on on a large scale. Various improvements have since been made in fruit flavoring, etc., until to-day Tutti Frutti chewing gum is almost perfect, and its purity and efficacy in cases of indigestion have been vouched for by leading physicians. It is a significant fact that the athlete of to-day in training and in contests, in using this gum to allay thirst and keep the mouth moist is but following the example of the Indians or natives of Mexico who, on long journeys by waggon or mounted, carry supplies of the Chicla gum to allay the pangs of thirst so trying in a tropical climate.

The Adams & Sons Company, with headquarters in Brooklyn, N.Y., have the largest chewing gum factory in the world, with branches in almost every civilized country.

The Canadian factory and offices are at 11-13 Jarvis street, Toronto, and are fitted up with all modern conveniences and machinery.



Section of Interior of Main Floor, Oak Hall, King St. E. (op. St. James' Cathedral).

OAK HALL.

One of the most attractive landmarks of Toronto is the Oak Hall building opposite St. James' Cathedral on King St. East. This is one of the largest retail clothing establishments in Canada, and is a branch of the W. E. Sanford Mfg. Co., Ltd., of Hamilton. The business was founded by the Hon. W. E. Sanford in 1838 and an enormous trade has since been developed in the manufacture and sale of clothing. Wholesale branches are established at Winnipeg and Victoria, B.C., and retail depots—known as the Oak Hall Clothing Houses—in Windsor, St. Catharines, London and Hamilton—the Toronto store being the largest of the five mentioned above. The business was established in this city twenty years ago; since that time the volume of trade has shown a very satisfactory increase, and the present season has been remarkably good owing to improvement in trade and growing popularity of this firm's goods. The present building was erected two years ago on the old site, and was rendered necessary owing to the vast increase of business. It is one of the

handsomest and best lighted stores in the city. It has four stories and a tower, surmounted by a figure of Galileo. The exterior is strikingly handsome while the interior is lighted by day with specially constructed skylights and by night with brilliant incandescent electric lights and gas, and so constructed and arranged that by day and night every corner of the large interior is perfectly lighted. The goods handled are exclusively those of the W. E. Sanford Mfg. Co., and are well known as the best cut, best made and best trimmed in the Dominion. In ready-made clothing the Oak Hall is easily the foremost in the trade.

Visitors to the Industrial Exhibition will see one of the finest displays of clothing on the ground floor of the Main Building, where Oak Hall will show to what a degree of excellence this industry has been brought. The Exhibit will be in a large glass case, and it will not be surprising if many hundreds of our visitors will take the opportunity of their stay in Toronto to supply themselves with outfits at this well-known establishment.



Section of Interior, J. Sutcliffe and Sons, 182-4 Yonge Street.

J. SUTCLIFFE & SONS.

To visitors, Toronto is already well known for its handsome and well equipped dry goods and millinery establishments, and as one of the representative houses in these lines it is with pardonable pride that we give a brief account of the business of J. Sutcliffe & Sons, 182-184 Yonge street. Although established but three years in Toronto this firm at once established its reputation for high-class goods at moderate prices, and in a little over a year from its commencement had doubled its capacity, and has steadily increased its business ever since.

The conflagration of last winter which is still fresh in the memory, not only of eye witnesses but of newspaper readers throughout America, and in which Sutcliffe's fine store was completely gutted, would have been disastrous to any but a thoroughly substantial house. Business, however, was carried on as usual, almost immediately, in another store, and twelve weeks after the fire the firm was re-

established in its original quarters, rendered handsomer than ever and were doing business as usual.

This firm deals only in dry goods, millinery, mantles and boys' and men's clothing and furnishings; the goods are all high-class, and the system of buying and selling for cash enables the firm to supply goods at close prices. A courteous reception is accorded to all who visit the store, whether buyers or not, and an inspection of articles displayed will be well worth the trouble and time spent. The firm is composed of Messrs. J. Sutcliffe, J. E. Sutcliffe, D. E. Starr and F. W. Sutcliffe.

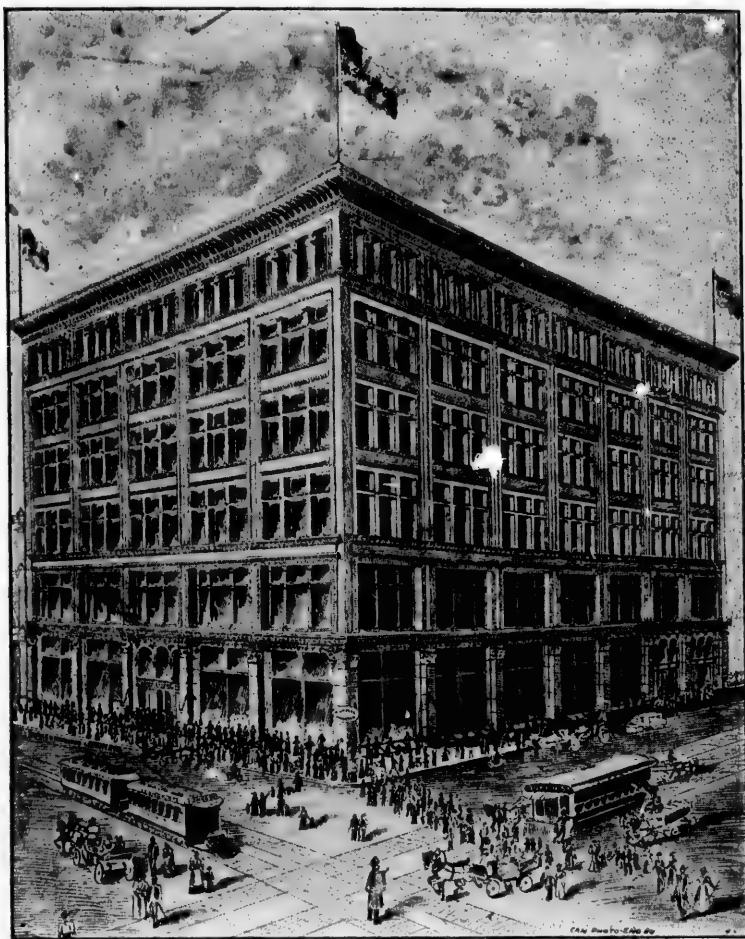


Interior Nasmith's Restaurant, 51 King Street East.

THE NASMITH CO. (LTD.)

In the matter of lunch counters and restaurants—such an indispensable feature of all large centres—Toronto is exceptionally well provided. Among the many well equipped establishments of this kind The Nasmith Company can claim first place in catering to the wants of business men and women and visitors.

The business was first established as a bakery in 1845 by Mr. John Nasmith, father of the present head of the firm, and the first lunch counter was opened in the spring of 1884. Since that time the trade has so increased that there are at the present time no less than six branch stores, lunch counters and restaurants at the following places:—51 King street west, 51 King street east, 152 Yonge street, 68 Jarvis street and 284 Colborne street, with well equipped factory and office at 149-153 Adelaide street east. In August, 1892 the concern was converted into a limited company with J. D. Nasmith as president. Upwards of one hundred people are employed at the various branches, serving many thousands of meals weekly. Besides the restaurant branch of the business the original bakery department has increased to such proportions that there is now a weekly output of over 14,000 loaves *in advance* of the corresponding weeks of last year, and the demand is increasing. The chief features of Nasmith's lunch counters are first-class goods, prompt service, cleanliness and moderate prices.



R. Simpson's New Departmental Store, Yonge and Queen Sts.

R. SIMPSON'S DEPARTMENTAL STORE.

In the great conflagration of last March, which threatened to wipe out that portion of the city of which Mr. Simpson's store was the central figure, the handsome new building then occupied, which had been erected but six months, was reduced to ashes. Temporary premises were at once secured at 84-90 Yonge st., business was resumed almost the next day, and with characteristic pluck and enterprise Mr. Simpson immediately commenced preparations for rebuilding on the original site, on a larger scale than before. A short description of the new structure now in course of erection will serve as an illustration of this phase of Toronto's commercial activity.

As already stated, the new building will occupy the site of the former new structure on the corner of Yonge and Queen streets, and in addition the space occupied by the old stores 170 and 172 Yonge street and 1 and 3 Queen street W. The total frontage on Yonge street will be 118 feet, on Queen 137, and the depth on the Knox church side 141 feet. The building will have seven floors, including the basement, giving a total floor space of three acres. The floor space if stretched out as a ten foot side walk would extend a distance of three miles.

The building will be erected on the Chicago System of steel frame construction, and the total weight of the steel will approximate three million pounds, equalling 150 car loads, which if connected end to end would extend from Mr. Simpson's store to the corner of Bloor street, or the corner of Bathurst street.

There will be nearly an acre of plate glass in the various windows of the building.

The stair cases will be of ornamental iron and slate, and from the mid-landing of the first flight will be a waiting gallery commanding a view of the whole store.

All the structural metal work will be fire proofed with terra cotta and concrete, and the only wood work in the building, other than the shelving, will be the window frames, the doors and the finished floors which will be of hard maple.

The basement will have excellent day light, as before, from both Yonge and Queen streets. The rear portion will be devoted to Shipping and Receiving rooms. Reserve Stock Rooms, Lavatories and Coat Rooms, each of which will consist of an independent fire proof compartment. In this section of the new building there will also be placed the terminal stations of all the pneumatic tubes running throughout the entire building, telling of the most perfect cash system in operation in any departmental store on the continent.

The ground floor will consist of one large apartment entered from both Yonge and Queen streets, and having the business offices in the south-west corner. A large light—well surrounded with ornamental iron railings, will extend through the several stories to the ground floor.

On the first or Millinery floor will be situated a handsomely fitted up ladies' room with lavatories in connection.

There will be two handsome electric passenger elevators running from basement to top floor, also electric hydraulic goods elevators.

The exterior design will be a partial repetition of that which was destroyed, with some variations which will improve the general effect.

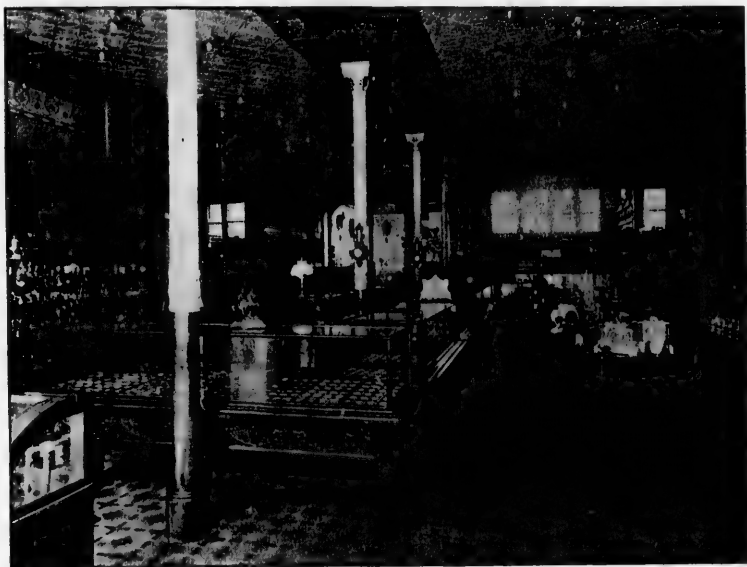
The material will be as before brown stone, buff brick and terra cotta with copper cornices.

FISS TEACHERS' AGENCY.

In all branches of industry and in the professions the tendency of the age is towards social economy in its most practical form. Bureaus are established for purposes of centralizing effort and to bring into more immediate contact *supply* and *demand*. Artists of the highest rank find occupation through the medium of such bureaus or agencies and so on down the scale.

The Fisk Teachers' Agency fills a want which must have often been felt both by teachers and trustees and principals. Teachers seeking positions found it necessary to watch closely for advertisements suited to their requirements, unavoidably missing many golden opportunities for lack of information. Trustees were confronted with the difficult task of considering applications from persons unknown to them with no means of judging as to whether the special qualifications needed for the position sought were possessed by the applicant. All these defects and annoyances are remedied by the Fisk Teachers' Agency. This Agency has been established in Toronto for two years, and is located in the Bank of Commerce building. The manager, Mr. W. O. McTaggart is a teacher of great experience in this Province, and is an honor graduate of Toronto University, and besides his intellectual training possesses a business experience and a knowledge of the requirements of schools and teachers, which eminently qualify him to fill the difficult position he occupies. The Agency supplies school trustees with teachers of all grades, specially

suit to the requirements of our public schools, from the lowest form to university professors, in all parts of the Dominion. The Fisk Teachers' Agency is meeting one of the most important requirements of our modern educational system, and trustees and teachers would do well to communicate with Mr. McTaggart when in need, respectively, either of teachers or positions.



Interior Ambrose Kent & Sons' Jewellery Store, Richmond St. West.

AMBROSE KENT & SONS.

At 5 and 7 Richmond street west—art in jewellery, silverware, clocks and bronzes finds its multitudinous expression at the establishment of Ambrose Kent & Sons (late of Kent Bros.) The list of articles imported or manufactured by this firm fills a beautifully illustrated book, wherein are set forth the most notable features of their display of Diamonds, Watches, Jewellery, Silverware, Clocks, Bronze, Optical Goods, and Sterling Silver Novelties. This book will be sent to any address free of charge, and no one who is unable to visit Ambrose Kent & Sons, Richmond street personally should neglect to send for it.

J. C. ROBINSON.

The business of J. C. Robinson, merchant tailor, was established in 1892, at 1196 Queen street west, under the firm name of Robinson & Ross. On January 1st, 1895 Mr. Ross retired, and the business has since been carried on with considerable success by Mr. Robinson. The present premises in the Gladstone Block, at 1206 Queen street west were occupied in July of the present year. Mr. Robinson attends personally to the cutting department, and having had a practical experience of fine tailoring from the bench up, is able to ensure to his customers good fit and finish. Though a comparatively young man Mr. Robinson has already established a reputation among his customers. Only first-class workmen are employed, and a complete stock is kept of the latest styles and patterns in tweeds, chevots, broad-cloths and fine suitings, etc.



Rossin House Drug Store.

ROSSIN HOUSE DRUG STORE.

One of the most attractive drug stores of the city is the Rossin House Drug Store, of which Mr. George Harbottle is proprietor. Mr. Harbottle took possession of the business in the New Year of 1895, and has already an increasingly prosperous trade. After serving an apprenticeship of four years in Hamilton Mr. Harbottle graduated at the Ontario School of Pharmacy, and eventually started business for himself in Arkansas, remaining there for a period of fifteen years. In the beginning of the present year he commenced business in Toronto as above stated, and has had no reason to regret his return to this country. The interior of the store is handsomely finished in white and gold, with plate glass mirrors setting off to advantage the show cases and shelves stocked with full lines of drugs, patent medicines, perfumes and toilet articles, and in the hot summer months the handsome soda water fountain is one of the great sources of attraction. A specialty is made of prescription work, and the proprietor is popular alike with the medical faculty and the public.

HEREWARD SPENCER & CO.

The firm of Hereward Spencer & Co., India and Ceylon tea merchants, 63½ King St., West, was established in Toronto in 1890, and since that time has earned a reputation for high-class teas and cocoa equal to many of our older houses. Tea is the most universal beverage of the civilized world and no article of daily consumption requires such careful judgment and handling. Messrs Hereward Spencer & Co., purchase all their teas from one district in India, thereby securing a continued uniformity of flavour.

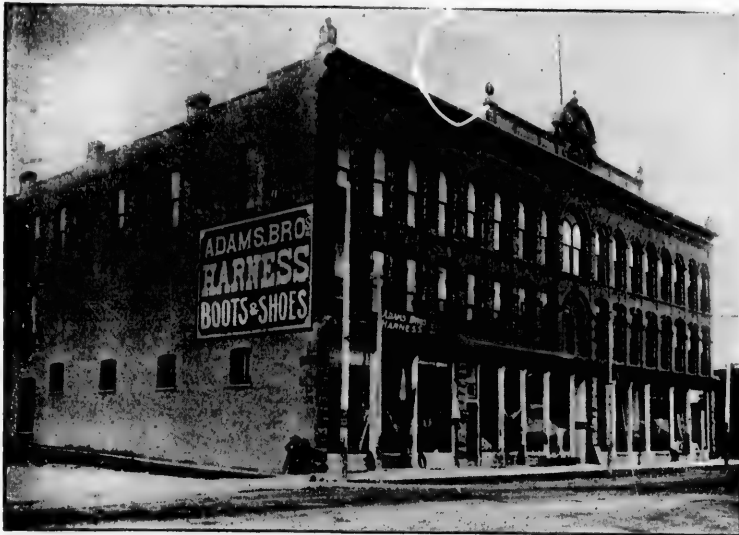
No table article is subjected to so much adulteration as this favorite beverage and the only security for purchasers and consumers is to obtain their tea from a first-class and reliable house.

The goods of this firm are supplied as they are received, direct from the plantations of the East, and are not blended with inferior assortments as is so often done with China and Japan teas.

The teas handled by this firm are from the gardens of India and Ceylon and have a high reputation for strength and flavor. Messrs. Hereward Spencer & Co., are

also sole agents in Canada of *The Green Olive Oil Soap*, an exceptionally pure article and a product of the Isle of Zante, the most beautiful and fertile of the Ionian Isles. This soap is manufactured by the Mercati family of the Isle of Zante, and has been awarded the following prizes and medals:—Gold medals at Vienna, (1873); at Athens, (1875 and 1888); at Paris, (1889); and the highest award at the World's Fair of Chicago.

As a result of the increase of this firm's business it has been found necessary to remove to larger premises at No. 81 King street west, which will be occupied about the middle of September.



Adams Bros. North-west Branch, Syndicate Block, Brandon, Man.

ADAMS BROS.

The business of Adams Bros., harness makers, is an old-established one, the firm having commenced operations as early as 1876 in Norwich, Oxford Co. In 1881 the business was removed to Toronto, the premises occupied being located at 176 King St., East, and consisting of a three story brick building. The ground floor is used as a show-room and here are displayed numerous varieties of harness, saddlery, etc. Forty skilled workmen are employed the year round, and the goods, being hand-made, are specially warranted for finish and durability. A special feature of this firm's goods is the manufacture of Western cowboys' saddles and trappings: a fine display is made in the show-room of these Mexican saddles and the firm is justly renowned for this and all their lines of goods. In 1882 the Adams Bros. established a branch house in Brandon, Man., as a central distributing point for their western trade. This branch of the business is under the able management of Mr. Chas. Adams and a large business has been worked up in the west. The headquarters of the firm in Toronto is under the management of Mr. J. H. Adams and all goods are manufactured here under his personal supervision.

The firm's travellers cover the whole Dominion and goods are shipped from the Atlantic to the Pacific. The illustration shown is that of the Brandon branch, which is situated in the Syndicate Block. The premises occupied have a frontage of twenty-six feet, and the three stories are devoted to the warehousing of goods for

shipment, the ground floor being used as a show-room and store; boots and shoes are also a leading feature of this western branch. Mr. Chas. Adams, who has already been mentioned as the manager of the Brandon House, has been twice Mayor of his adopted city and for three years has represented this flourishing young metropolis in the Local House. This is an evidence of what perseverance and merit will accomplish in the great North-West.

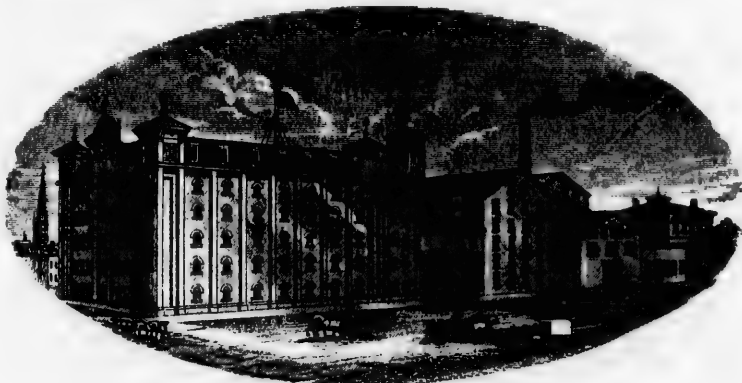
The Adams Bros., are practical harness makers and their intimate knowledge of all the details of the trade, combined with excellent business ability, has placed them in the front rank of this industry.

The exhibit of Adams Bros. Harness and Saddlery at the Industrial Exhibition in the Carriage building, will be well worth the inspection of all owners of horseflesh. This year will make the eleventh in which this firm has exhibited continually at Toronto's Great Fair.

THE O'KEEFE BREWERY CO.

The O'Keefe Brewery, recently rebuilt, of which we publish an illustration, is thoroughly equipped with the most modern machinery and plant, and is admitted to be one of the most complete establishments of its kind on the American continent.

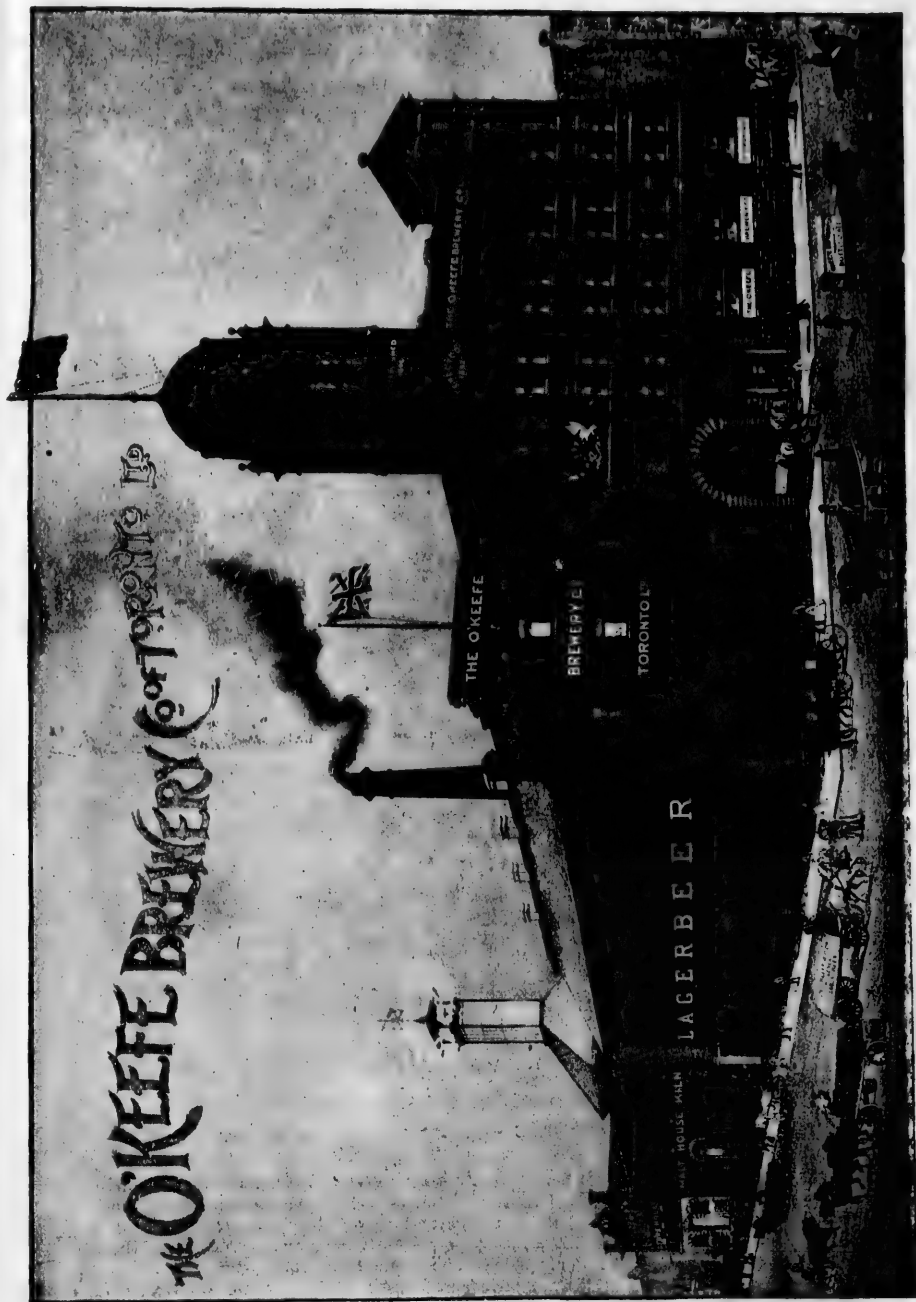
No expense or pains have been spared to render it as perfect as possible. The 50-ton De La Vergne refrigerating machine and plant, recently introduced, are being worked day and night without intermission, and are giving the greatest satisfaction. The public are cordially invited to call and inspect the works.



Toronto Brewing and Malting Co's Plant, Cor. Simcoe and Anderson Sts.

THE TORONTO BREWING AND MALTING CO.

The increasing consumption of ale and beer in inverse ratio to the decreasing consumption of spirituous liquors is a significant feature of the liquor traffic, and may be viewed either as evidence of, or a factor in, the spread of temperance, rationally speaking. Certain it is, however, that malt liquors as a beverage are growing in demand and the industry has already assumed very large proportions in this country. Amongst the large breweries of this city doing more than a local trade the Toronto Brewing and Malting Co. may be specially mentioned as being one of the largest and most important in the city. The brewery itself is one of the oldest in the country, having been built by Mr. John Aldwell in 1846. This firm does not manufacture lager, it has always made ale and porter, brewing a specialty which accounts for the excellency of its products being known far and wide. The present company was organized in 1874 and since that time many important additions and



The O'Keefe Brewery Co., Cor. Gould and Victoria Sts.

alterations have been made to the old plant, including the equipment of the brewery with the latest machinery and appliances. The present premises have a frontage of 300 feet on Simcoe street, 120 feet on Anderson street and 180 feet on William street. The main building which is used as the malt house is six stories in height and has a capacity of 150,000 bushels of malt per annum.

The brewery is four stories in height and contains huge copper boiling kettles, mash tubs, refrigerators, pumps, etc, besides having several spacious cellars where enormous quantities of ale, porter and half-and-half, both in barrels and bottles are stored. These cellars are kept always at an even temperature. The storage capacity is 500,000 gallons. The ale, porter and half-and-half of the Toronto Brewing & Malting Co. are of extremely fine flavor and body, which may be attributed to the employment of only first class expert brewers and the use of none but the choicest picked hops and the finest grade of malt. About seventy men are regularly employed in the various departments. The following are the officers of the Company:—Alex. Manning, President; Hume Blake, Vice-President; Robert Sewell, Secretary; W. I. Thompson, General Manager.



The Ireland National Food Co's Breakfast Food Mills.

**THE IRELAND NATIONAL FOOD CO'S BREAKFAST
FOOD MILLS, TORONTO.**

One of the largest and most complete cereal food mills in the Dominion of Canada, the products of which include nearly every line of cereal foods, is operated by the Ireland National Food Co., Limited, of Toronto, Ontario. This joint stock company was incorporated in 1889 with a capital stock of \$100,000, the company taking over the business of F. C. Ireland & Son, which had been established some years.

The mill has a daily capacity of about 300 barrels of various products. About one-half of the entire output of the mill is rolled oats and oatmeal, of which a high grade of goods is manufactured. The company's specialties are, however, a superior quality of cereal breakfast foods put up in packages and known throughout the Dominion as "Our National Foods." These are acknowledged to be among the finest cereal goods on the market, holding the trade against all competitors. The company has so far confined its attention altogether to the home markets, but finding these rather limited for the package goods trade, is now seeking an outlet for these products in the English and Australian markets.

The Ireland National Food Company's plant consists of a solid brick building, (of which an illustration is here represented), with a stone foundation. It is 90x75 feet in size, with 12 feet between floors, and two drying kilns 24x24 feet. The engine and boiler house is under the same roof, but separated by heavy fireproof walls. A railway siding laid in the premises affords excellent facilities for shipping and receiving grain, fuel and other supplies.

Power for the mill is obtained from a 100-horse power compound tandem Wheelock Engine with a 14x5 boiler, feed pumps, heater, etc., furnished by Goldie & McCulloch of Galt, Ontario. The mill itself is equipped with the most improved machinery, most of which was supplied by Wm. and J. G. Greey of Toronto. The equipment is augmented from time to time by special machines that the company have had built in the mill under their own direction and that of their head miller, a man of large experience in the milling business.

The company also operates a 60,000-bushel elevator situated in one of the best grain sections of Ontario, from which the mill gets a regular supply of selected grain of uniform quality.

The officers and directors of the Ireland Company are: S. F. McKinnon, president; Thomas Walmsley, vice-president, H. M. Pellatt, secretary and treasurer, and W. A. Strowger, manager. Together with these officers the following gentlemen constitute the board of directors: F. C. Ireland and J. L. Spink.

WHEELER & BAIN.

The business of Wheeler & Bain, 179 King street east and 15 and 17 Jarvis st., has been in existence for the past quarter of a century, and ranks as one of Toronto's principal manufacturing industries. The firm is composed of Mr. Alexander E. Wheeler and Thomas R. Bain, who have been associated as partners in this business from its commencement. Messrs. Wheeler & Bain are manufacturers of and wholesale dealers in hot air furnaces, galvanized iron eave troughs, cornices, etc., and carry on a large trade in these lines.

One of their leading specialties is their "Success" hot air furnace. This furnace has many advantages not possessed by other makes, having a fire pot with 50% more heating surface than any other fire pots, and the furnace being constructed largely of steel is of exceptional strength and durability, and can be run with half the amount of fuel required for cast iron furnaces.

Another very important branch of this firm's business is the manufacturing of galvanized eave troughs and corrugated expansion conductor pipes, which do not break with the frost; there are millions of feet of these pipes used in the United States, and so popular has it become and so well have its advantages been recognized that it is superseding all other patterns of rain water pipes.

A large business is also done in manufacturing corrugated, galvanized iron in sheets; these sheets are made in all sizes up to three feet by ten feet, and are largely used for roofing and sides of buildings, making them fire-proof. The factory, which is very extensive, is equipped with the latest and best machinery procurable, an entire new plant having been put in this spring; both steam and electric power are used. The firm's travellers cover almost every part of the Dominion; estimates are furnished for all kinds of galvanized iron work, cornice work, roofing, siding, ventilating pipes, etc.

Messrs. Wheeler & Bain are also agents for The Gurney Stove Company's *Duchess of Oxford Ranges*, every one of which is guaranteed to work perfectly.

J. H. FARR & CO.

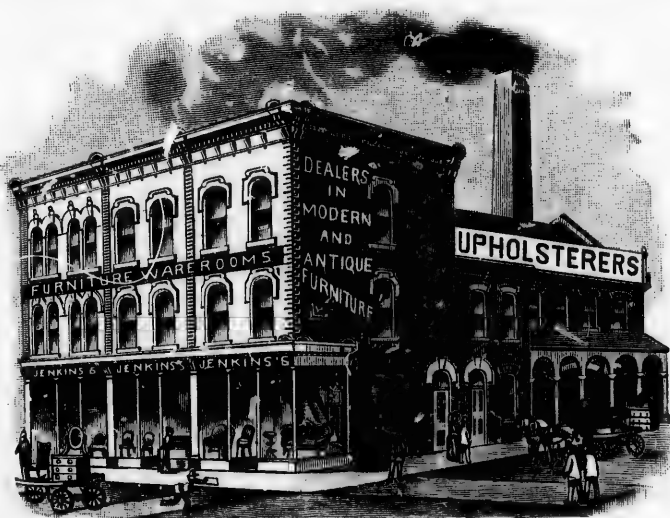
Messrs. J. H. Farr & Company, varnish manufacturers commenced business about five years ago, and have established themselves as one of the leading firms in this line.

The works are situated at Nos. 6-16 Morse street, and are the most complete in the Dominion, covering a large area of ground. Messrs. J. H. Farr & Company are fully entitled to the position to which they have attained in the business world in the face of considerable competition, as the growth of their trade has been achieved by turning out first-class goods, using nothing but the best material, and employing only the most skilled workmen. This firm manufactures all kinds of varnishes, and makes a specialty of all varieties of insulating compounds for armatures, fields, coils, transformers, dynamos and generators. They also manufacture a Eureka armature paint which is thoroughly waterproof. Their armature compound is now in use by nearly all armature manufacturers in Canada, and by some of the largest manufacturers in the United States.

Another leading line of this firm is their very superior weather proof wire compound, in which a large trade is done both in Canada and the United States.

A great feature is also made of their Soft Oil Soap which is made from pure linseed oil. This is one of the most valuable articles for household use.

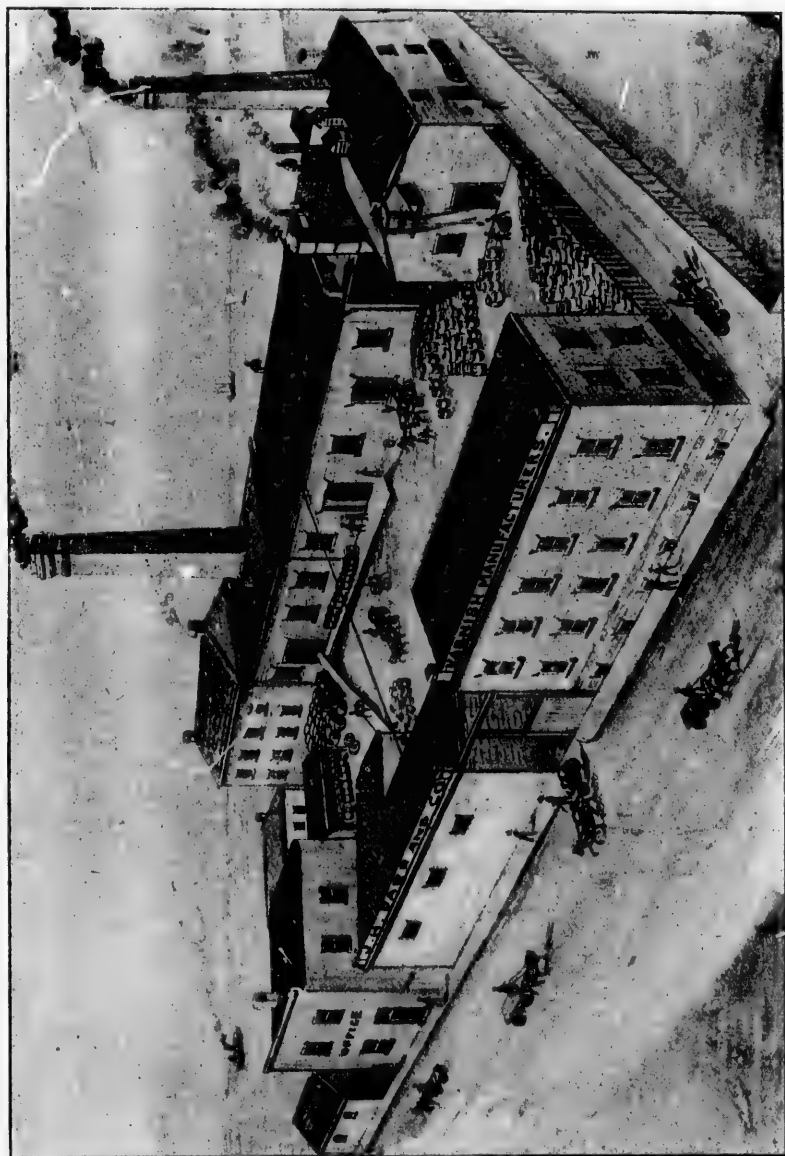
Messrs. J. H. Farr & Company are importers and dealers in all kinds of bronze powders, metal leaf, dry colours, etc., and also manufacture roofing and paving pitch. The illustration shown will give some idea of the extent of their works in the east end of the city.



B. M. & T. Jenkins Furniture Warerooms, 422-4 Yonge St.

B. M. & T. JENKINS.

This well-known firm has been established in Toronto for the past eighteen years, and the business has been located for six years of that period on the present premises, Nos. 422-424 Yonge street and 1, 3, 5 and 7 Buchanan. Messrs. B. M. & T. Jenkins deal extensively in every description of rare old furniture, besides doing a very large business in repairing and renovating furniture, upholstered goods of all kinds, bedding, etc., etc. This firm, which is unique in its way, has its counter-part



J. H. Farr & Co's Varnish Works, 6-16 Morse Street.

only in old world cities and towns, where "old curiosity shops" are to be found, containing treasures in art and *bric-a-brac*, dear to the heart of the collector and connoisseur.

The great feature on which this firm prides itself is its Antique Mahogany and Rosewood Furniture, and they carry, perhaps without exception, the largest stock in Canada in this line. The stock includes choice Chippendale, Sheraton, Shoolbred and Hepplewaite antique high-class furniture and French, Oriental, and carved black oak furniture, rare rugs, *bric-a-brac* and *articles de vertu*, upholstery of all kinds, bedding, etc. Only the best kinds of furniture and bedding are kept.

Another important branch of this firm's business is the renovating of furniture and bedding. One of the finest renovating machines in the country is used for cleaning feathers, and all furniture is not only renovated but also disinfected before being sent out; this is probably the only firm which takes such precautions in this important business. The hair mattresses kept in stock are all filled with the best imported English hair. All furniture polished and finished by this house is specially treated to stand heat, water, etc. Carpet cleaning is another branch which receives special care and attention by this firm.

The premises occupied by B. M. & T. Jenkins are very extensive, and they have the largest workshops and biggest staff of workmen for repairing furniture in Canada; three flats are occupied, each measuring 120x30 feet, and the varied and valuable stock carried in the storerooms and warerooms is well worth a tour of inspection by lovers of the antique and curios, and would be of special interest to those desiring to match or replace some valuable piece of furniture or *bric-a-brac*.

The Customers of this firm are from all parts of Canada and the United States. Outside orders receive special and prompt attention, and illustrated lists of goods kept in stock will be supplied for the information of prospective purchasers. The British branch of this house is at Birmingham, England.

A. B. MITCHELL.

Mr. A. B. Mitchell commenced operations in 1889 in Toronto, and has already established a trade from coast to coast of the Dominion. The business carried on at his premises No. 16 Sheppard street is the manufacturing of waterproof linen, rubberine and vulcanite collars, cuffs and shirt fronts.

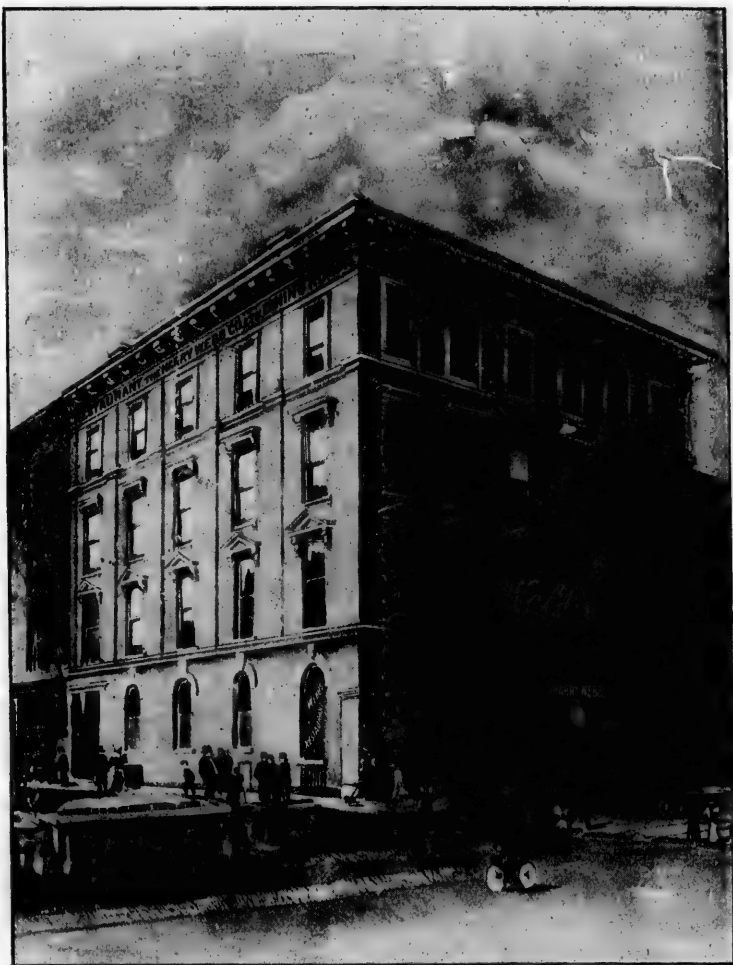
The rubberine goods are of plain celluloid stock; the vulcanite goods are of celluloid stock with linen finish and reinforced button holes; while the waterproof linen is made of celluloid and linen with a linen finish, and cannot be distinguished from the best linen goods. These goods, while having all the appearance of linen, are impervious to moisture and are invaluable in travelling and in hot weather. Genuine celluloid stock is the foundation of all Mr. Mitchell's manufactures, his specialties are by his own process and are patented in this country. The goods are made up in white, and colors such as Oxford shirtings, polka dots, etc. The business is essentially a wholesale manufacturing concern, wholesalers and jobbers only being supplied; the firm's travellers cover all parts of the country, and the business has steadily increased from the commencement, until to-day the volume of this firm's trade is equal to that of all other makers in this line in Canada.

The factory comprises 1,000 square feet of space, and is fully equipped with modern machinery and appliances. The output averages 500 to 800 dozen per week.

Mr. Mitchell, who is the sole proprietor, personally supervises all work done in the factory, and being a practical man himself, this ensures to his customers the best quality of goods.

THE HARRY WEBB CO. (LTD.)

Among the establishments closed by the big fires of last winter, it is probable that none have been more greatly missed than Webb's Restaurant; and, that this favorite resort is again open to the public will be cause for general gratification. It has been rebuilt and refitted in the same luxurious style as before, with special regard to the convenience of visitors, and is now in size and equipment easily first among Canadian restaurants. Situated three doors from the corner of King and Yonge streets, in the heart of the city, it has become a prominent centre for business



Harry Webb's Restaurant, 66-68 Yonge Street.

men and headquarters for tourists. The first flat up is devoted to ladies, where they find dining, waiting and retiring rooms for their special convenience. Visitors on arrival in the city may check their parcels for the day free of charge.

During the Exhibition a branch will be opened as usual at the grounds, in the west end of the grand stand, where a first-class meal may be obtained at a moderate price.

As caterers outside their well-appointed restaurant this firm has a national reputation, no fashionable gathering being complete without refreshments from "Webb's."

Their Catering establishment, bakery and candy factory is situated at 447 Yonge street, and their restaurant at 66-68 Yonge street.

CO-OPERATIVE BANKING.

The name by which the now popular system of co-operative banking is known, viz., building society, conveys no idea of its nature and character. The term "building" leads the novice to think only of a combination having for its main object the building of houses, or, perhaps, the buying and selling of houses on some plan of partnership in the profits resulting from a combination of capital employed in this way.

The building of houses, however, is not a necessary part of the system, in fact a modern mutual loan and savings institution such as the **Reliance Loan and Savings Company of Ontario**, (whose advertisement appears on the inside of front cover), gathers together the savings of the people from the various small towns and villages, and loans the same wherever there is sufficient demand to make it profitable to do so.

They will loan or advance money to a member, and the borrower may build or buy or use the money in trade, business, or to provide an educational endowment for his children or otherwise at his pleasure; the Company merely loan or advance the money, the loan being secured by a pledge of the stock, and a mortgage on some approved real estate with buildings, or land without buildings; or upon the stock of the Company without other security than an assignment thereof. The individual shareholders who supply the funds for loaning purposes receive a hand some rate of interest from the profits of the Company.

The profit is derived from interest and premium which is paid monthly by the borrower, thereby, providing funds to be re-loaned and compounding the interest periodically.

If we follow up one dollar paid in as interest on a given date, we find it immediately loaned out again, first at a fixed rate of interest; second at a premium, the product of this operation been again loaned the same day in the manner aforesaid, thus producing a triple profit to the Company, while the average interest paid by the borrowers was in each instance the same.

The greatest objection to these companies in the past has been the fact that the savings of the artisan were liable to a process of "shearing" in the shape of fines, fees, forfeitures and deductions for expense account, and the knowledge of this bred a lack of confidence that may take some time to overcome.

Recognizing the injury such process has wrought to savings associations as a class, and it having been demonstrated that it constituted an element totally unnecessary in any system founded on equitable and conservative principles, the "Reliance," which has entirely abandoned these objectionable features, has based its plan of operations upon methods more modern if less drastic.

They have entered the field under the management of a board of directors composed of men holding high public positions, and offering a plan containing so many excellent features attractive alike to borrower and investor that it can scarcely fail to take its place at once in the front rank.

The first diversion from "the beaten track" that is noticed in an examination of its prospectus is the fact that this Company is definite in its statements as to the maturity period of its instalment stock, differing in a marked degree in this respect from other companies who, as a rule give nothing more than a mere estimate of the date of the maturity of its shares. Thus it is enabled to accomplish by extending the date of maturity of the three varieties of this stock over a somewhat longer period than usual, viz., over ten, twelve and fifteen years respectively, and, while the monthly payments on the shares are within the reach of the humblest wage-earner, the greatest care has been exercised in fixing a rate that will be sufficient to insure the maturity of the shares within the several periods named.

The same may be said of the accumulative stock of the Company, a most attractive class of stock to the investor of moderate means: of this stock there are also three grades, requiring the payment down of \$60, \$65 and \$45, and guaranteed to reach maturity *without further payments of any kind* in eight, ten and twelve

years respectively.

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years respectively, when it is convertible into fully paid up \$100 shares of permanent stock.

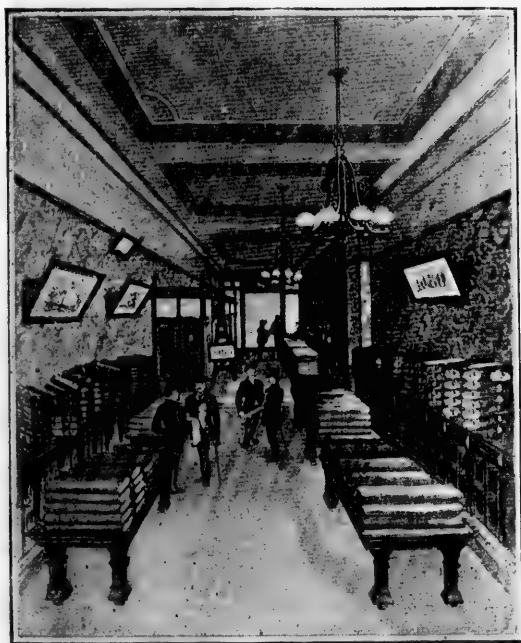
The permanent stock again is divided into two classes, possessing some novel features that are likely to recommend themselves to investors.

The first class founders' shares not only pay a fixed dividend of four per cent. per annum, but after two years participate in the profits as well.

The second class, fixed dividend shares receive six per cent. per annum, payable half yearly, but does not participate further in the profits of the Company.

Without entering into the details of the many improvements to be found in the plan it will be noticed among others that both **entrance** and **withdrawal** fees have been abolished, and the shareholder whose needs force him to withdraw before the maturity of his stock he is guaranteed a return of the **full amount** he pays into the Company, and after three years he receives in addition a handsome allowance for interest.

Our readers cannot do better than to call at the office of the Company, where they will be supplied with full information; or, if they will write to the manager a copy of the prospectus will be forwarded.



Henry A. Taylor, Interior, Rossin House Block.

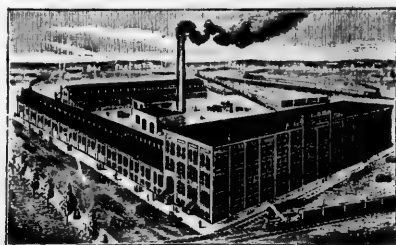
HENRY A. TAYLOR.

While it is perfectly true that "clothes do not make the man," it is equally true that "fine feathers make fine birds." Taken in a broad and general sense, dress is the outward manifestation of a man's individuality, of his taste and refinement. As we use words to clothe the mind's thoughts, or as a great philosopher has said, "to disguise our thoughts, so clothes are the means used to cover the body, and

ofttimes remedy or disguise some physical defect. All this requires the skill of an artist, not to be conspicuously dressed, which is inartistic, but to be dressed in perfect taste with faultless fit; perfection in dress, as in most things is unobtrusive. The Prince of Wales, the leader of fashion in England could not be distinguished by his clothes from a well dressed bank manager.

Such an artist tailor as the above requirements call for, is the subject of this sketch, Mr. Henry A. Taylor whose place of business is situated in the Rossin House Block on King street west.

Mr. Taylor commenced business here in 1869 with his father, who was himself an exponent of fashion. Mr. Taylor is an authority on the art of clothing the human form, having made this his special study. He numbers among his patrons, many of our foremost merchants and leaders of fashion, and has issued a neat little brochure, treating of clothes, what to wear and how to wear them, which contains many valuable hints and suggestions. He imports direct only the finest grades of cloth and latest patterns, and personally supervises all the work done in its various stages. In conclusion we would say that it is the duty of all men and to their best interests to be well dressed in every walk of life, and such a desired end can most surely be attained by entrusting orders with Mr. Henry A. Taylor.



The Wilkinson Plough Co's Works.

THE WILKINSON PLOUGH CO. (LTD.)

Among the many manufacturing concerns which have grown from small beginnings in a small town to large dimensions, and finally located in Toronto as a central manufacturing and shipping point, we would invite special attention to The Wilkinson Plough Company.

Wilkinson ploughs were first made in a very small way in 1868 in the township of Whitechurch. In 1870 work was commenced in Aurora with about fourteen men. Owing to the destruction by fire of the works occupied in 1876, new buildings were provided and business was carried on in the same place till 1889. In this year the business was removed to Toronto, and the present extensive buildings in the west end of the city erected, a change rendered necessary by the great increase of trade and the requirement of better shipping facilities. The unbounded success of the Wilkinson ploughs and scrapers, etc., is due to the following reasons:—Only first-class material is used in manufacturing the different parts; great care is always taken with the smallest details; and the best skilled mechanics are always employed.

Perhaps, however, the most important factor in the success of the Wilkinson Plough Company is the intimate and practical knowledge possessed by Mr. Wilkinson himself of every detail of the business. Mr. Wilkinson, the founder of the Company, was brought up on a farm, is a skilled mechanic and also a practical ploughman, having taken part in many ploughing matches; he is, therefore, eminently qualified to superintend the various departments of this large industry.

Another gratifying feature of this firm, and one which speaks for itself, is the fact

that no less than forty-five of Mr. Wilkinson's employees have been uninterruptedly connected with him for the past ten years in this business.

It is safe to say that this firm has done more towards the perfection of the plough in Canada than any other, and it has also suffered more than any other institution, by having its models and patterns used by other firms.



Monument erected on the Battlefield of Lundy's Lane, Niagara Falls, Ont.

Designed and erected by D. McIntosh & Sons, Sculptors,

524 Yonge Street, Toronto.

D. MCINTOSH & SONS.

The firm of D. McIntosh & Sons, marble and granite dealers, architectural and monumental carvers, has been established for about twenty-two years. The business was carried on for eight years in Ottawa, after which the firm removed their headquarters to Toronto, where they have been established for the past fourteen years. The warerooms are situated at 524-526 Yonge street, and have a frontage of thirty feet by a depth of 150 feet. The works are on the corner of Yonge and Rosehill avenue in Deer Park, and measure 100x120 feet. These works, which are operated by steam power, are the most extensive monumental works in Ontario. Thirty men are employed, and the best modern appliances are used, among them

being a pneumatic hammer for lettering, cutting mouldings and carving; this hammer is the very latest labor-saving device invented for this business.

Messrs. D. McIntosh & Sons have in the long course of their career built up a very extensive business, which extends from Quebec in the East to Calgary in the West, and it is a sufficient evidence of their high standing to mention that they have erected nearly all the principal monuments in Ontario, among the many being the Massey Mausoleum, the Honorable Alexander Morris and H. E. Clarke, Esq., M.P.P. monuments in Mount Pleasant Cemetery, the Sir John Macdonald pedestal in Queen's Park, the battlefield monuments at Lundy's Lane and Chrysler's Farm, Ontario and Chateauguay, Quebec, the monument in Stratford for the late James Trow, Esq., M.P. for South Perth, and many others. They are now at work on a Mausoleum in London, Ontario for the late Annie Pixley, costing about \$15,000, and the monument in memory of the brave volunteers killed in the North-West Rebellion. From the above it will be seen that Messrs. D. McIntosh & Sons occupy the head position in their business, and it is safe to say that they do more work than all the other firms in Toronto combined. The members of the firm are Mr. D. McIntosh and his sons John and D. T. McIntosh.

Telephone 1275.

Cable—"Antique," Toronto.

B. M. & T. JENKINS

422-424 Yonge St. and, 1, 3, 5 and 7 Buchanan St.,
TORONTO

Importers and
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ANTIQUE MAHOGANY & ROSEWOOD

FURNITURE

AND

HIGH-CLASS BEDDING & UPHOLSTERING

British Branch: BIRMINGHAM, ENGLAND.



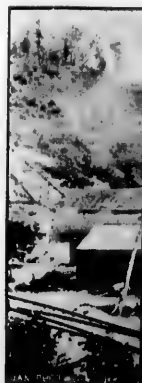
FINE ART TAILORING

FIT AND FINISH
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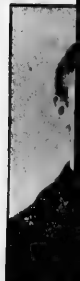
J. C. ROBINSON
MERCHANT TAILOR
GLADSTONE BLOCK

1208 QUEEN ST. W., - TORONTO

JNO.
PR
Enar



View



W. F.
Busine
59 Temp
1 Victo
202 Hora



JNO. F. TAYLOR.

DON VALLEY

PRESSED BRICK WORKS.



MANUFACTURERS OF



WM. T. TAYLOR.

PRESSED BRICKS IN ALL COLORS.

Enamelled Bricks, Architectural and Ornamental Terra
Cotta, Vitrified Paving Bricks.



View of the Don Valley Works. The Largest Individual Plant in America.



W. F. TASKER,
Business Manager.

Taylor Brothers

PROPRIETORS

HEAD OFFICE :

60 Adelaide Street East

TORONTO, CAN.

BRANCH OFFICES :



JNO. M. BOWMAN,
Representative.

59 Temple Building, Montreal, Que.
1 Victoria Chambers, Ottawa.
202 Herald Building, Chicago, Ill.

425 Hammond Building, Detroit, Mich.
21 Central Life Building, Buffalo, N. Y.
21 Equitable Bldg., Boston, Mass.

ADAMS BROS.

176 KING ST. EAST, TORONTO, AND BRANDON, MAN.

Wholesale Manufacturers of

HARNESS

In all Grades and
Prices.

RIDING SADDLES

Of all
Descriptions.

Dealers in

**Saddlery
Hardware,
Whips,**

RIDING BRIDLES

AND

RACING OUTFITS



RACING SADDLE.

BLANKETS

HORSE BOOTS

COLLARS

ETC.

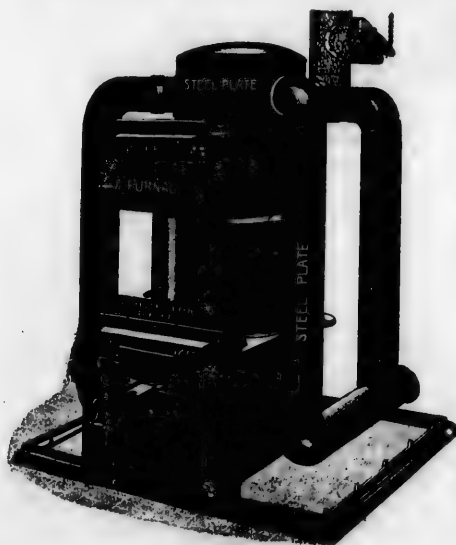


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"SUCCESS" HOT AIR FURNACE



**ECONOMY,
DURABILITY.**

**Wheeler
& Bain,**

MANUFACTURERS.

... 179 ...
**KING ST. EAST,
TORONTO.**

D.

OFFICE
STEAM



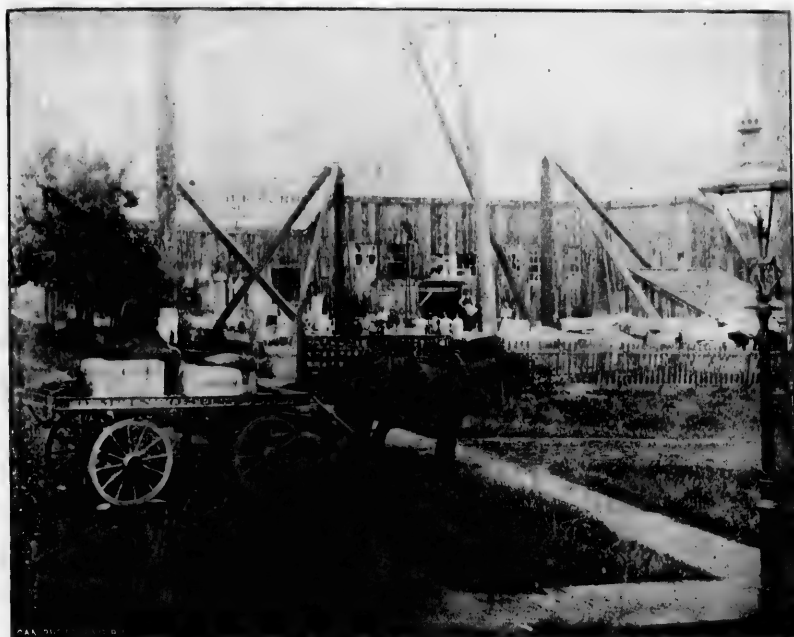
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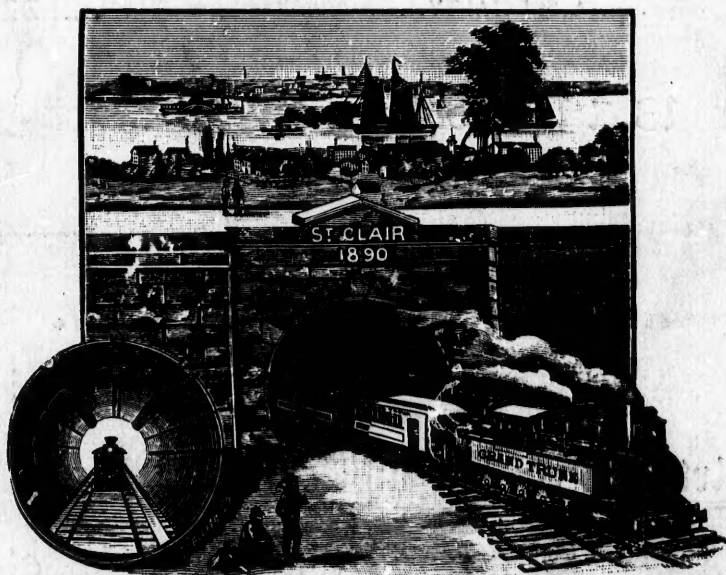
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